

# Your summary of benefits



Anthem® Blue Cross and Blue Shield

Your Plan: Plan 4 PPO

Your Network: KeyCare

This schedule provides just a summary of the Covered Expenses, Limitations and Exclusions under the Plan. All benefits below are subject to the Plan's terms and conditions, including Deductible and Coinsurance. In Network Discounts and Allowable Charges, as set forth in the Plan Documents to which this Schedule is attached. Please read this Schedule only in conjunction with the Plan Documents.

Benefits payable by the Plan may change depending upon whether Covered Services are obtained from a Participating Provider. The list of Participating Providers may change from time to time. A list of Participating Providers is located at <http://www.anthem.com>. Therefore, it is important to verify that the Provider who is treating you is currently a Participating Provider.

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Overall Deductible</b>	\$750 person / \$1,500 family	\$750 person / \$1,500 family
<b>Out-of-Pocket Limit</b>	\$3,250 person / \$6,500 family	\$4,500 person / \$9,000 family
<p>When more than a single person is enrolled, the per person deductible does not apply and the family deductible must be met by any one person or collection of persons, but each is capped at his or her per person out-of-pocket maximum for covered services applied to the family deductible.</p> <p>Your copays, coinsurance and deductible count toward your out of pocket amount(s).</p> <p>In-network and out-of-network deductibles and out-of-pocket maximum amounts are separate and do not accumulate toward each other.</p>		
<b>Preventive Care / Screening / Immunization</b>	No charge	30% coinsurance after medical deductible is met
<b>Preventive Care for Chronic Conditions</b> <i>per IRS guidelines</i>	No charge	30% coinsurance after medical deductible is met

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VA/LG/Virginia Private Colleges: Plan 4 PPO/480E/01-01-2026

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b><u>Virtual Care (Telemedicine / Telehealth Visits)</u></b>  <b>Virtual Visits - Online visits with Doctors who also provide services in person</b>  Primary Care (PCP)  Mental Health and Substance Abuse care  Specialist	\$20 copay per visit medical deductible does not apply  \$20 copay per visit medical deductible does not apply  \$40 copay per visit medical deductible does not apply	30% coinsurance after medical deductible is met  30% coinsurance after medical deductible is met  30% coinsurance after medical deductible is met
<b>Video Visits with Live Health Online</b> <i>via the Sydney mobile app or on Anthem.com</i>  Primary Care (PCP) and Mental Health and Substance Abuse  Specialist Care	\$5 copay per visit medical deductible does not apply  \$40 copay per visit medical deductible does not apply	
<b><u>Visits in an Office</u></b>  <b>Primary Care (PCP)</b>  <b>Specialist Care</b>	\$20 copay per visit medical deductible does not apply  \$40 copay per visit medical deductible does not apply	30% coinsurance after medical deductible is met  30% coinsurance after medical deductible is met
<b><u>Other Practitioner Visits</u></b>  <b>Routine Maternity Care</b> (Prenatal and Postnatal) <i>All office visit copayments count towards the same 1 visit limit. Copay only applies to initial visit.</i>	\$20 PCP/ \$40 Spec. copay per pregnancy for the first 1 visit medical deductible does not apply	30% coinsurance after medical deductible is met
<b>Retail Health Clinic</b>	\$20 copay per visit medical deductible does not apply	30% coinsurance after medical deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Manipulation Therapy</b> <i>Coverage is limited to 30 visits per benefit period.</i>	\$40 copay per visit medical deductible does not apply	30% coinsurance after medical deductible is met
<b><u>Other Services in an Office</u></b> <b>Allergy Testing</b>  <b>Chemo/Radiation Therapy</b>  <b>Dialysis/Hemodialysis</b>  <b>Prescription Drugs</b> <i>Dispensed in the office</i>  <b>Surgery</b>	\$20 PCP/\$40 Spec. copay per visit medical deductible does not apply <sup>†</sup>  20% coinsurance after medical deductible is met  20% coinsurance after medical deductible is met  20% coinsurance after medical deductible is met  20% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met  30% coinsurance after medical deductible is met  30% coinsurance after medical deductible is met  30% coinsurance after medical deductible is met
<b><u>Diagnostic Services</u></b> <b>Lab</b> Office  Preferred Reference Lab  Outpatient Hospital	\$20 PCP/\$40 Spec. copay per visit medical deductible does not apply  20% coinsurance after medical deductible is met  20% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met  30% coinsurance after medical deductible is met  30% coinsurance after medical deductible is met
<b>X-Ray</b> Office	\$20 PCP/\$40 Spec. copay per visit medical deductible does not apply	30% coinsurance after medical deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Outpatient Hospital	20% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met
<b>Advanced Diagnostic Imaging</b> <i>for example: MRI, PET and CAT scans</i>		
Office	20% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met
Outpatient Hospital	20% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met
<b><u>Emergency and Urgent Care</u></b>		
<b>Urgent Care</b>	\$20 PCP/ \$40 Spec. copay per visit medical deductible does not apply	30% coinsurance after medical deductible is met
<b>Emergency Room Facility Services</b>	20% coinsurance after medical deductible is met	Covered as In-Network
<b>Emergency Room Doctor and Other Services</b>	20% coinsurance after medical deductible is met	Covered as In-Network
<b>Ambulance</b>	20% coinsurance after medical deductible is met	Covered as In-Network
<b><u>Outpatient Mental Health and Substance Abuse</u></b>		
<b>Doctor Office Visit</b>	\$20 copay per visit medical deductible does not apply	30% coinsurance after medical deductible is met
<b>Facility Visit</b>		
Facility Fees	0% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met
Doctor Services	0% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b><u>Outpatient Surgery</u></b> <b>Facility Fees</b> Hospital  Freestanding Surgical Center  <b>Doctor and Other Services</b> Hospital	20% coinsurance after medical deductible is met  20% coinsurance after medical deductible is met  20% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met  30% coinsurance after medical deductible is met  30% coinsurance after medical deductible is met
<b><u>Hospital (Including Maternity, Mental Health and Substance Abuse)</u></b>  <b>Facility Fees</b>  <b>Doctor and other services</b>	20% coinsurance after medical deductible is met  20% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met  30% coinsurance after medical deductible is met
<b><u>Recovery &amp; Rehabilitation</u></b> <b>Home Health Care</b> <i>Coverage is limited to 90 visits per benefit period.</i>	No charge	30% coinsurance after medical deductible is met
<b>Rehabilitation services</b> <i>Coverage for rehabilitative and habilitative physical therapy and occupational therapy combined is limited to 30 visits per benefit period.</i> <i>Coverage for rehabilitative and habilitative speech therapy is limited to 30 visits per benefit period.</i>  Office	PT/OT \$30 copay /visit ST \$20 PCP/ \$40 Spec copay/ visit medical deductible does not apply	30% coinsurance after medical deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Outpatient Hospital	PT/OT \$30 copay/visit ST \$20 PCP/\$40 Spec. copay/visit medical deductible does not apply	30% coinsurance after medical deductible is met
<b>Cardiac rehabilitation</b>		
Office	20% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met
Outpatient Hospital	20% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met
<b>Skilled Nursing Care (facility)</b> <i>Coverage for Inpatient rehabilitation and skilled nursing services is limited to 100 days combined per admission.</i>	20% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met
<b>Hospice</b>	No charge	30% coinsurance after medical deductible is met
<b>Durable Medical Equipment</b>	20% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met
<b>Prosthetic Devices</b> <i>Coverage for wigs is limited to 1 item after cancer treatment per benefit period. Limit is combined In-Network and Non-Network.</i>	20% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met
<b>Hearing Aids</b> <i>One hearing aid per hearing impaired ear per 36 months, for adults and children, includes wearable and bone anchored hearing aids. \$2,500 benefit maximum.</i>	20% coinsurance after medical deductible is met	30% coinsurance after medical deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Autism Spectrum Disorder (ASD)</b> Therapeutic Care: unlimited physical, occupational and speech therapy.	Office Visit: \$20 for each visit to a family or general practitioner, internist or pediatrician; \$40 for each visit to a specialist(deductible does not apply) Outpatient Facility: \$40 for each visit to a specialist(deductible does not apply)	30% coinsurance after medical deductible is met
Applied Behavioral Analysis	No charge (deductible does not apply)	30% coinsurance after medical deductible is met

Covered Prescription Drug Benefits	Cost if you use an In-Network Pharmacy	Cost if you use a Non-Network Pharmacy
<b>Pharmacy Deductible</b>	\$150 person / \$300 family	Not covered
<b>Pharmacy Out-of-Pocket Limit</b>	\$3,350 person/ \$6,700 family	Not covered

Covered Prescription Drug Benefits	Cost if you use an In-Network Pharmacy	Cost if you use a Non-Network Pharmacy
<b>Prescription Drug Coverage</b> Cost shares for drugs included on the Essential Direct drug list appear below. Your plan uses the Advantage Network. You may receive up to a 90 day supply of medication at Rx Maintenance 90 pharmacies. If you select a brand name drug when a generic drug is available, additional cost sharing amounts may apply. Drug cost share assistance programs may be available for certain specialty drugs.		
<b>Home Delivery Pharmacy</b> 90 day supply (maximum cost shares noted below). Maintenance medications are available through CarelonRx Mail or at a participating Rx Maintenance 90 pharmacies. You may get two 30 day supply fills of the same maintenance medication at a retail pharmacy. Prior to your 3rd fill, you must switch to home delivery.		
<b>Preventive Drugs</b> No deductible, copayment or coinsurance for In-Network drugs included on the VPCBC Preventive RX drug list, a designated list of drugs for the treatment of diabetes, asthma, depression, heart health, high blood pressure, high cholesterol, and osteoporosis. This list is free of charge and is not subject to the deductible.		
<b>Tier 1 Preventive - Typically Generic</b> <i>Per 30 day supply (retail pharmacy and Rx Maintenance 90 pharmacy).</i> <i>Per 90 day supply (home delivery).</i>  <b>Tier 2 Preventive - Typically Preferred Brand</b> <i>Per 30 day supply (retail pharmacy and Rx Maintenance 90 pharmacy).</i> <i>Per 90 day supply (home delivery).</i>	No charge   No charge	Not covered (retail and home delivery)   Not covered (retail and home delivery)
<b>Tier 1 - Typically Generic</b> <i>Per 30 day supply (retail pharmacy and Rx Maintenance 90 pharmacy).</i> <i>Per 90 day supply (home delivery).</i>	\$10 copay per prescription, Pharmacy deductible does not apply (retail and home delivery)	Not covered (retail and home delivery)
<b>Tier 2 – Typically Preferred Brand</b> <i>Per 30 day supply (retail pharmacy and Rx Maintenance 90 pharmacy).</i> <i>Per 90 day supply (home delivery).</i>	Greater of \$40 or 30% coinsurance up to \$80 per prescription after Pharmacy deductible is met (retail) and Greater of \$80 or 30% coinsurance up to \$160 per prescription after Pharmacy deductible is met (home delivery)	Not covered (retail and home delivery)
<b>Tier 3 - Typically Non-Preferred Brand</b> <i>Per 30 day supply (retail pharmacy and Rx Maintenance 90 pharmacy).</i> <i>Per 90 day supply (home delivery).</i>	Greater of \$60 or 40% coinsurance up to \$120 per prescription after Pharmacy deductible is met (retail) and Greater of \$120 or 40% coinsurance up to \$240 per prescription after	Not covered (retail and home delivery)



Covered Prescription Drug Benefits	Cost if you use an In-Network Pharmacy	Cost if you use a Non-Network Pharmacy
	Pharmacy deductible is met (home delivery)	
<b>Tier 4 - Typically Specialty (brand and generic)</b> <i>Per 30 day supply (specialty pharmacy).</i>	50% coinsurance up to \$200 per prescription after Pharmacy deductible is met (retail) and (home delivery)	Not covered (retail and home delivery)

Covered Vision Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<i>This is a brief outline of your vision coverage. Only children's vision services count towards your out of pocket limit.</i>		
<b><u>Children's Vision (up to age 19)</u></b>		
<b>Child Vision Deductible</b>	\$0 person	\$0 person
<b>Vision exam</b> <i>Limited to 1 exam per benefit period.</i>	\$15 copay deductible does not apply	Reimbursed Up to \$30
<b><u>Adult Vision (age 19 and older)</u></b>		
<b>Adult Vision Deductible</b>	\$0 person	\$0 person
<b>Vision exam</b> <i>Limited to 1 exam per benefit period.</i>	\$15 copay deductible does not apply	Reimbursed Up to \$30

**Notes:**

- The representations of benefits in this document are subject to Division of Insurance approval and are subject to change.
- If you have an office visit with your Primary Care Physician or Specialist at an Outpatient Facility (e.g., Hospital or Ambulatory Surgical Facility), benefits for Covered Services will be paid under "Outpatient Facility Services".
- Costs may vary by the site of service. Other cost shares may apply depending on services provided. Check your Certificate of Coverage for details.

- ‡ Your cost share will be reduced when services are provided in a PCP's office.
- The family deductible and out-of-pocket maximum are embedded meaning the cost shares of one family member will be applied to both the individual deductible and individual out-of-pocket maximum; in addition, amounts for all covered family members apply to both the family deductible and family out-of-pocket maximum. No one member will pay more than the individual deductible and individual out-of-pocket maximum.
- All medical services subject to a coinsurance are also subject to the annual medical deductible, if deductible is applicable to plan.
- If your plan includes a hospital stay copay and you are readmitted within 72 hours of a prior admission for the same diagnosis, your hospital stay copay for your readmission is waived.
- If your plan includes out of network benefits and you use a non-participating provider, you are responsible for any difference between the covered expense and the actual non-participating provider's charge.
- In-network preventive care is not subject to deductible, if your plan has a deductible.
- If your plan includes out of network benefits and you use a non-participating provider, you are responsible for any difference between the covered expense and the actual non-participating provider's charge. When receiving care from providers out of network, members may be subject to balance billing in addition to any applicable copayments, coinsurance and/or deductible. This amount does not apply to the out of network out of pocket limit.
- For additional information on this plan, please visit [www.sbc.anthem.com](http://www.sbc.anthem.com) to obtain a "Summary of Benefits and Coverage".
- If your plan includes out of network benefits, all services with calendar/plan year limits are combined both in and out of network.
- Your copays, coinsurance and deductible count toward your out of pocket amount.
- Out of pocket prescription drug cost do not count towards the Medical out of pocket maximum.
- Human Organ and Tissues Transplants require precertification and are covered as any other service in your summary of benefits.
- Any amount you pay toward your medical deductible during the 4<sup>th</sup> quarter of each calendar year (Oct-Dec) will apply not only to your deductible for that year but will also apply to your deductible for the following year.

*This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This policy has exclusions and limitations to benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your insurance agent or contact us. If there is a difference between this summary and the contract of coverage, the contract of coverage will prevail.*

*This benefit summary is not to be distributed without also providing access on limitations and exclusions that apply to our medical plans.*

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## Get help in your language

Curious to know what all this says? We would be too. Here's the English version:

If you have any questions about this document, you have the right to get help and information in your language at no cost. To talk to an interpreter, call (833) 597-2358

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

(TTY/TDD: 711)

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**Armenian (հայերեն):** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (833) 597-2358:

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## Language Access Services:

**Navajo (Diné):** Dii naaltsoos biká'ígíí lahgo bina'ídiikidgo ná bohónéedzǫ́ dóó bee ahóót'i' t'áá ni nizaad k'ehǫ́ bee níl hodoonih t'áadoo bááh ilínígóó. Ata' halne'ígíí la' bich'í' hadeesdzih nínízingo kojí' hodiílnih (833) 597-2358.

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