

Summary of In-Network Medical Plan Options 2023***



In-Network Plan Options for 2023			
Current network: Anthem	Access+ PPO	Advantage HDHP**	Consumer HDHP**
Preventive Care*	Preventive services covered 100% for all plans		
Annual Deductible (Excludes copays)	\$1,000 /person \$2,000 /family	\$3,000 /person \$5,000 /family	\$4,500 /person \$9,000 /family
Office Copay	\$30 for primary care \$30 chiropractic care \$60 for specialist	Deductible then 20%	Deductible then 20%
Urgent Care	\$60 copay	Deductible then 20%	Deductible then 20%
Emergency Room	\$250 copay	Deductible then 20%	Deductible then 20%
Coinsurance	Ded, then 20%	Deductible then 20%	Deductible then 20%
Annual Maximum Out-of-Pocket (Includes deductible, coinsurance and prescription copays)	\$3,750 /person \$7,500 /family	\$4,500 /person \$7,700 /family	\$ 7,000 /person \$14,000 /family
Prescription Drugs	Deductible does not apply	After the deductible is reached	After the deductible is reached
Retail (30-day supply)	\$15 Generic	\$15 Generic after deductible	Deductible then 20%
	\$45 Brand Formulary	\$45 Brand Formulary after deductible	
	\$ 85 Brand Non-Formulary	\$85 Brand Non-Formulary after deductible	
	\$100 Specialty	\$100 Specialty after deductible	
Mail Order (90-day supply)	\$ 30 Generic	\$30 Generic	Deductible then 20%
	\$90 Brand Formulary	\$90 Brand Formulary after deductible	
	\$170 Brand Non-Formulary	\$170 Brand Non-Formulary after deductible	
	\$200 Specialty	\$200 Specialty after deductible	

Footnotes:

* ACA approved preventative services are found at [healthcare.gov/coverage/preventive-care-benefits/](https://www.healthcare.gov/coverage/preventive-care-benefits/). Providers must bill under a preventative code.

** HDHPs may be adjusted annually as provided under IRS Code to be eligible as a Qualified HDHP (High Deductible Health Plan).

***This chart is a summary of in-network benefits for comparison purposes. Refer to the most recent Benefit Book for complete description of Plan benefits.