

**Anthem
Small Group Market
Bronze Pathway X PPO w/HSA**

Schedule of Benefits

Your Plan provides you with the option to lower your out-of-pocket costs for certain services by going to Site-of-Service Providers, Freestanding Providers, or Surgical Centers. These Providers may have lower cost-shares and Maximum Allowed Amounts, reducing your Out-of-Pocket costs for certain services. When you use the “Find a Doctor” tool on anthem.com look for the “SOS” indicator under the Provider’s name, and when applicable, the tool will automatically sort by Benefit Tier and show these providers first in your results.

In the following “Schedule of Benefits”, Site-of-Service or Freestanding Providers, and Surgical Centers will be shown in the first Cost-Sharing column, otherwise “Not Applicable” will appear and benefits will be available at the In-Network Participating Providers level.

Benefit	In-Network (INET) Site-of-Service or Freestanding Providers Member Pays	In-Network (INET) Participating Providers Member Pays	Out-of-Network (OON) Member Pays
Plan Deductible			
Individual	\$6,700 per Member		\$20,100 per Member
Family	\$13,400 per Family		\$40,200 per Family
Out-of-Pocket Limit			
Individual	\$6,700 per Member		\$23,450 per Member
Family	\$13,400 per Family		\$46,900 per Family
Includes Deductibles, Copayments and Coinsurance			
Provider Office Visits			
Adult / Pediatric Preventive Visit	Not Applicable	No Cost-share	30% Coinsurance after Deductible is met
Primary Care Provider Office Visits Includes services for illness, injury, follow-up care, and consultations	Not Applicable	No Cost-Share after Deductible is met	30% Coinsurance after Deductible is met
Specialist Office Visits	Not Applicable	No Cost-Share after Deductible is met	30% Coinsurance after Deductible is met

Benefit	In-Network (INET) Site-of-Service or Freestanding Providers Member Pays	In-Network (INET) Participating Providers Member Pays	Out-of-Network (OON) Member Pays
Mental Health and Substance Abuse Office Visit	Not Applicable	No Cost-Share after Deductible is met	30% Coinsurance after Deductible is met
Outpatient Diagnostic Services			
Advanced Radiology CT/PET Scan, MRI	No Cost-Share after Deductible is met at Site-of-Service or Freestanding Providers	No Cost-Share after Deductible is met at an Outpatient Hospital Facility	30% Coinsurance after Deductible is met
Laboratory Services	No Cost-Share after Deductible is met at an Independent Lab, Site-of-Service or Freestanding Providers	No Cost-Share after Deductible is met at an Outpatient Hospital Facility	30% Coinsurance after Deductible is met
Non-Advanced Radiology X-ray, Diagnostic	No Cost-Share after Deductible is met at Site-of-Service or Freestanding Providers	No Cost-Share after Deductible is met at an Outpatient Hospital Facility	30% Coinsurance after Deductible is met
Mammography Ultrasound	No Cost-Share after Deductible is met at Site-of-Service or Freestanding Providers	No Cost-Share after Deductible is met at an Outpatient Hospital Facility	30% Coinsurance after Deductible is met
Prescription Drugs – Retail Pharmacy 30-day supply per Prescription Order at a Retail Pharmacy. Up to a 90-day supply is available at Maintenance Pharmacies for Tiers 1, 2, and 3. When you get a 90-day supply at Maintenance Pharmacy, three (3) Retail Pharmacy Copayments (one for each 30-day period) will apply. Copayment amounts shown below are based on a 30-day supply per Prescription Order.			
PreventiveRx Prescription Drugs	Not Applicable	Applicable Prescription Drug Tiered Cost-Share, Deductible waived	50% Coinsurance after Deductible is met
Tier 1 - Typically Generic Prescription Drugs	Not Applicable	No Cost-Share after Deductible is met	50% Coinsurance after Deductible is met
Tier 2 – Typically Preferred Brand Prescription Drugs	Not Applicable	No Cost-Share after Deductible is met	50% Coinsurance after Deductible is met
Tier 3 – Typically Non-Preferred Brand Prescription Drugs	Not Applicable	No Cost-Share after Deductible is met	50% Coinsurance after Deductible is met

Benefit	In-Network (INET) Site-of-Service or Freestanding Providers Member Pays	In-Network (INET) Participating Providers Member Pays	Out-of-Network (OON) Member Pays
Tier 4 – Typically Specialty Prescription Drugs Applies to Brand and Generic Specialty Drugs. Covers up to a 30-day supply.	Not Applicable	No Cost-Share after Deductible is met	50% Coinsurance after Deductible is met
Prescription Drugs – Mail Order Pharmacy 90-day supply per Prescription Order for Tiers 1, 2, and 3, and a 30-day supply per Prescription Order for Tier 4.			
PreventiveRx Prescription Drugs	Not Applicable	Applicable Prescription Drug Tiered Cost-Share, Deductible waived	Not Covered
Tier 1 - Typically Generic Prescription Drugs	Not Applicable	No Cost-Share after Deductible is met	Not Covered
Tier 2 – Typically Preferred Brand Prescription Drugs	Not Applicable	No Cost-Share after Deductible is met	Not Covered
Tier 3 – Typically Non-Preferred Brand Prescription Drugs	Not Applicable	No Cost-Share after Deductible is met	Not Covered
Tier 4 – Typically Specialty Prescription Drugs Applies to Brand and Generic Specialty Drugs. Covers up to a 30-day supply.	Not Applicable	No Cost-Share after Deductible is met	Not Covered
Outpatient Rehabilitative and Habilitative Therapy Services Up to 40 visits for Rehabilitative services and up to 40 visits for Habilitative services per plan year. Limits are combined for physical, speech, and occupational therapy.			
Speech Therapy	Not Applicable	No Cost-Share after Deductible is met in an Office No Cost-Share after Deductible is met at an Outpatient Hospital Facility	30% Coinsurance after Deductible is met
Physical and Occupational Therapy	Not Applicable	No Cost-Share after Deductible is met in an Office No Cost-Share after Deductible is met at an Outpatient Hospital Facility	30% Coinsurance after Deductible is met

Benefit	In-Network (INET) Site-of-Service or Freestanding Providers Member Pays	In-Network (INET) Participating Providers Member Pays	Out-of-Network (OON) Member Pays
Other Services			
Chiropractic Care Up to 20 visits per plan year.	Not Applicable	No Cost-Share after Deductible is met in an Office No Cost-Share after Deductible is met at an Outpatient Hospital Facility	30% Coinsurance after Deductible is met
Diabetic Equipment and Supplies	Not Applicable	No Cost-Share after Deductible is met	50% Coinsurance after Deductible is met
Durable Medical Equipment (DME)	Not Applicable	No Cost-Share after Deductible is met	50% Coinsurance after Deductible is met
Home Health Care Services Up to 100 visits per plan year provided by a Home Health Care Agency.	Not Applicable	No Cost-Share after Deductible is met	25% Coinsurance after Deductible is met
Outpatient Services In a hospital or ambulatory facility	No Cost-Share after Deductible is met at Surgical Centers or Freestanding Providers	No Cost-Share after Deductible is met at an Outpatient Hospital Facility	30% Coinsurance after Deductible is met
Inpatient Hospital Services Including mental health, substance abuse, maternity, hospice, and skilled nursing services Please also see "Other Services Continued" section.	Not Applicable	No Cost-Share after Deductible is met at an acute general Hospital	30% Coinsurance after Deductible is met
Emergency and Urgent Care			
Ambulance Services	No Cost-Share after Deductible is met	No Cost-Share after Deductible is met	No Cost-Share after In-Network Deductible is met
Emergency Room	No Cost-Share after Deductible is met	No Cost-Share after Deductible is met	No Cost-Share after In-Network Deductible is met

Benefit	In-Network (INET) Site-of-Service or Freestanding Providers Member Pays	In-Network (INET) Participating Providers Member Pays	Out-of-Network (OON) Member Pays
Urgent Care Services	Not Applicable	No Cost-Share after Deductible is met at a Walk-In Center No Cost-Share after Deductible is met at an Urgent Care Facility (Urgent Care Center)	30% Coinsurance after Deductible is met
Pediatric Dental Care (For children under age 19)			
Diagnostic & Preventive	Not Applicable	No Cost-Share	No Cost-Share
Basic Services	Not Applicable	No Cost-Share after Deductible is met	40% Coinsurance after Deductible is met
Major Services	Not Applicable	No Cost-Share after Deductible is met	50% Coinsurance after Deductible is met
Orthodontia Services Medically necessary only	Not Applicable	No Cost-Share after Deductible is met	50% Coinsurance after Deductible is met
Pediatric Vision Care (For children under age 19)			
Prescription Eye Glasses One pair of frames and lenses or contact lens per plan year	Not Applicable	Lenses: No Cost-Share after Deductible is met Collection frame: No Cost-Share after Deductible is met	50% Coinsurance after Deductible is met
Routine Eye Exam by a Specialist One exam per plan year	Not Applicable	No Cost-Share after Deductible is met	30% Coinsurance after Deductible is met
Other Services Continued			
Allergy Office Visits and Allergy Testing	Not Applicable	No Cost-Share after Deductible is met	30% Coinsurance after Deductible is met
Allergy Treatment Injection, Immunotherapy, or other therapy treatments	Not Applicable	No Cost-Share after Deductible is met	30% Coinsurance after Deductible is met
Artificial Limbs Includes associated supplies and equipment	Not Applicable	No Cost-Share after Deductible is met	50% Coinsurance after Deductible is met

Benefit	In-Network (INET) Site-of-Service or Freestanding Providers Member Pays	In-Network (INET) Participating Providers Member Pays	Out-of-Network (OON) Member Pays
Cardiac Rehab Therapy	Not Applicable	No Cost-Share after Deductible is met in an Office No Cost-Share after Deductible is met at an Outpatient Hospital Facility	30% Coinsurance after Deductible is met
Home Dialysis and Infusion Therapy	Not Applicable	No Cost-Share after Deductible is met	30% Coinsurance after Deductible is met
Inpatient Rehabilitation Facility Up to 90 days per plan year, limit is combined for Skilled Nursing Facility and Inpatient Rehabilitation.	Not Applicable	No Cost-Share after Deductible is met	30% Coinsurance after Deductible is met
Online Visits When you visit www.LiveHealthOnline.com Telehealth is available at your PCP or Specialist Cost-shares listed in the Provider Office Visits section of this Schedule.	No Cost-Share after Deductible is met for Online visits other than Mental Health & Substance Abuse No Cost-Share after Deductible is met for Online Mental Health & Substance Abuse	Not Applicable	Not Applicable
Partial Hospitalization and Intensive Outpatient Services in a Facility For Mental Health and Substance Abuse treatment.	Not Applicable	No Cost-Share after Deductible is met	30% Coinsurance after Deductible is met
Professional Services A separate professional fee for services performed by Physician or Specialist in any setting other than an Office.	Not Applicable	No Cost-Share after Deductible is met at an Outpatient Hospital Facility No Cost-Share after Deductible is met at an Inpatient Facility No Cost-Share after Deductible is met at an Mental Health and Substance Abuse Inpatient Facility	30% Coinsurance after Deductible is met

Benefit	In-Network (INET) Site-of-Service or Freestanding Providers Member Pays	In-Network (INET) Participating Providers Member Pays	Out-of-Network (OON) Member Pays
Prosthetics	Not Applicable	No Cost-Share after Deductible is met	50% Coinsurance after Deductible is met
Residential Treatment Center For Mental Health and Substance Abuse services.	Not Applicable	No Cost-Share after Deductible is met	30% Coinsurance after Deductible is met
Retail Health Clinic	Not Applicable	No Cost-Share after Deductible is met	30% Coinsurance after Deductible is met
Skilled Nursing Facility Up to 90 days per plan year, limit is combined for Skilled Nursing Facility and Inpatient Rehabilitation.	Not Applicable	No Cost-Share after Deductible is met	30% Coinsurance after Deductible is met