Anthem
Small Group Market
Silver Pathway X PPO w/ HSA

Schedule of Benefits

This is a brief "Schedule of Benefits" which generally describes the Plan's benefits for Covered Services, and the cost-share(s) you must pay, and where services are usually received. Generally your benefits and cost-shares are based on the setting in which Covered Services are received (e.g., in a doctor's office, at an outpatient hospital facility, etc.). Please see "Important Notices about Your Benefits and Cost-Shares" for additional information about how your Deductible and Out-of-Pocket works, and other important notices pertaining to your benefits, limits, or cost-shares.

Benefit	In-Network (INET) **Participating Providers** Member Pays	**Out-of-Network (OON)** Member Pays
Plan Deductible **Individual** **Family**	 $3,000 per Member $6,000 per Family	 $9,000 per Member $18,000 per Family
Coinsurance After any applicable deductible is met, you may pay Coinsurance for any services not listed in this Schedule.	20% Coinsurance	50% Coinsurance
Out-of-Pocket Limit **Individual** **Family** Includes Deductibles, Copayments and Coinsurance	 $6,850 per Member $13,700 per Family	 $20,550 per Member $41,100 per Family
Provider Office Visits		
Adult / Pediatric Preventive Visit	No Cost-Share	50% Coinsurance after Deductible is met
Primary Care Provider Office Visits Includes services for illness, injury, follow-up care, telehealth, and consultations.	$40 Copayment per visit after Deductible is met	50% Coinsurance after Deductible is met

Benefit	In-Network (INET) **Participating Providers** Member Pays	**Out-of-Network (OON)** Member Pays
Online Visits	No Cost-Share after Deductible is met **when you visit Live Health Online** No Cost-Share after Deductible is met **from other online Providers**	50% Coinsurance after Deductible is met
Specialist Office Visits Includes telehealth, and consultations.	$80 Copayment per visit after Deductible is met	50% Coinsurance after Deductible is met
Mental Health and Substance Abuse Office Visit Including Office Visits, telehealth, Outpatient treatment, and in Home treatment.	No Cost-Share after Deductible is met	50% Coinsurance after Deductible is met
Retail Health Clinic	$40 Copayment per visit after Deductible is met	50% Coinsurance after Deductible is met
Outpatient Diagnostic Services		
Advanced Radiology Including MRI, CAT, CT, PET Scans, and other diagnostic services.	20% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Laboratory Services	No Cost-Share after Deductible is met **at an Independent Lab** 20% Coinsurance after Deductible is met **at an Outpatient Hospital Facility**	50% Coinsurance after Deductible is met
Non-Advanced Radiology Including x-ray, Breast Tomosynthesis, and other diagnostic services. Certain screenings may be covered under the "Preventive Care" benefit.	20% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met

Benefit	In-Network (INET) **Participating Providers** Member Pays	**Out-of-Network (OON)** Member Pays
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	$5 Copayment per Prescription Order Deductible waived **for PreventiverRx Prescription drugs on Tier 1** $50 Copayment per Prescription Order Deductible waived **for PreventiverRx Prescription drugs on Tier 2**	50% Coinsurance after Deductible is met
Tier 1 - Typically Generic Prescription Drugs	$5 Copayment per Prescription Order after Deductible is met	50% Coinsurance after Deductible is met
Tier 2 – Typically Preferred Brand Prescription Drugs	$50 Copayment per Prescription Order after Deductible is met	50% Coinsurance after Deductible is met
Tier 3 – Typically Non-Preferred Brand Prescription Drugs	30% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Tier 4 – Typically Specialty Prescription Drugs Applies to Brand and Generic Specialty Drugs. Covers up to a 30-day supply.	30% Coinsurance 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.		
Tier 1 - Typically Generic Prescription Drugs	$13 Copayment per Prescription Order after Deductible is met	50% Coinsurance after Deductible is met
Tier 2 – Typically Preferred Brand Prescription Drugs	$150 Copayment per Prescription Order after Deductible is met	50% Coinsurance after Deductible is met

Benefit	In-Network (INET) **Participating Providers** Member Pays	**Out-of-Network (OON)** Member Pays
Tier 3 – Typically Non-Preferred Brand Prescription Drugs	30% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Tier 4 – Typically Specialty Prescription Drugs Applies to Brand and Generic Specialty Drugs. Covers up to a 30-day supply.	30% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Prescription Drugs – Administered by a Medical Providers Including Specialty Drugs and other drugs and serums for infusion or injection. Does not include Drugs provided while you are inpatient at a Facility.		
Medical Office	20% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Urgent Facility	20% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Outpatient Hospital	20% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Home Health Agency	25% Coinsurance after Deductible is met	25% Coinsurance after Deductible is met
Therapy Services (Outpatient Rehabilitative and Habilitative)		
Speech Therapy 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.	20% Coinsurance after Deductible is met **in an Office** 20% Coinsurance after Deductible is met **at an Outpatient Hospital Facility**	50% Coinsurance after Deductible is met
Physical and Occupational Therapy 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.	20% Coinsurance after Deductible is met **in an Office** 20% Coinsurance after Deductible is met **at an Outpatient Hospital Facility**	50% Coinsurance after Deductible is met

Benefit	In-Network (INET) **Participating Providers** Member Pays	**Out-of-Network (OON)** Member Pays
Other Services		
Chiropractic Care Up to 20 visits for manipulative treatment per plan year.	20% Coinsurance after Deductible is met **in an Office** 20% Coinsurance after Deductible is met **at an Outpatient Hospital Facility**	50% Coinsurance after Deductible is met
Diabetic Equipment and Supplies	50% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Durable Medical Equipment (DME)	50% Coinsurance 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.	25% Coinsurance after Deductible is met	25% Coinsurance after Deductible is met
Allergy Testing	20% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Allergy Treatment Injection, Immunotherapy, or other therapy treatments	20% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Artificial Limbs Includes associated supplies and equipment	20% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Cardiac Rehab Therapy	20% Coinsurance after Deductible is met **in an Office** 20% Coinsurance after Deductible is met **at an Outpatient Hospital Facility**	50% Coinsurance after Deductible is met
Counseling Includes Family Planning and Nutritional Counseling (Other Than Eating Disorders).	20% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met

Benefit	In-Network (INET) **Participating Providers** Member Pays	**Out-of-Network (OON)** Member Pays
Dialysis and Hemodialysis	20% Coinsurance after Deductible is met **in an Office** 20% Coinsurance after Deductible is met **at an Outpatient Hospital Facility**	50% Coinsurance after Deductible is met
Home Dialysis and Infusion Therapy	25% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Nutritional Counseling for Eating Disorders	No Cost-Share after Deductible is met	50% Coinsurance after Deductible is met
Other Therapy Services Including radiation, chemo, respiratory	20% Coinsurance after Deductible is met **in an Office** 20% Coinsurance after Deductible is met **at an Outpatient Hospital Facility**	50% Coinsurance after Deductible is met
Prosthetics	50% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Pulmonary	20% Coinsurance after Deductible is met **in an Office** 20% Coinsurance after Deductible is met **at an Outpatient Hospital Facility**	50% Coinsurance after Deductible is met
Facility Services		
Outpatient Services Including surgery, infertility, hospice, and diagnostic colonoscopy.	20% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Inpatient Hospital Acute Care Facility Including mental health, substance abuse, maternity, infertility, hospice, and Human Organ and Tissue Transplant Services.	20% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met

Benefit	In-Network (INET) **Participating Providers** Member Pays	**Out-of-Network (OON)** Member Pays
Inpatient Rehabilitation Facility Up to 90 days per plan year, limit is combined for Skilled Nursing Facility and Inpatient Rehabilitation.	20% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Partial Hospitalization and Intensive Outpatient Services in a Facility For Mental Health and Substance Abuse treatment.	20% Coinsurance after Deductible is met	50% 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.	20% Coinsurance after Deductible is met **at an Outpatient Hospital Facility** 20% Coinsurance after Deductible is met **at an Inpatient Facility** 20% Coinsurance after Deductible is met **at a Mental Health and Substance Abuse Inpatient Facility**	50% Coinsurance after Deductible is met
Residential Treatment Center For Mental Health and Substance Abuse services.	20% Coinsurance after Deductible is met	50% 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.	20% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Emergency and Urgent Care		
Ambulance Services	20% Coinsurance after Deductible is met	20% Coinsurance after In-Network Deductible is met
Emergency Room	20% Coinsurance after Deductible is met	20% Coinsurance after In-Network Deductible is met

Benefit	In-Network (INET) **Participating Providers** Member Pays	**Out-of-Network (OON)** Member Pays
Urgent Care Services Urgent Care Services may be received in various settings, please refer to those sections of the Schedule for details on what you will pay.	$40 Copayment per visit after Deductible is met **at a Walk-In Center** $100 Copayment per visit after Deductible is met **at an Urgent Care Facility (Urgent Care Center)**	50% Coinsurance after Deductible is met
Pediatric Dental Care (For children under age 19)		
Diagnostic & Preventive 2 times per 12 month period	No Cost-Share	No Cost-Share
Basic Services	40% Coinsurance after Deductible is met	40% Coinsurance after Deductible is met
Major Services Including Endodontic, Periodontal, Oral Surgery and Prosthodontic services.	50% Coinsurance after Deductible is met	50% Coinsurance after Deductible is met
Orthodontia Services Medically necessary only	50% Coinsurance 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 from the Anthem formulary and lenses or contact lens per plan year. Covered lenses include factory scratch coating, UV coating, Anti-Reflective coating, tints, Glass Grey #3, standard polycarbonate and standard photochromic lenses at no additional cost when received In-Network.	No Cost-Share after Deductible is met **for Single Vision, Bifocal, Trifocal, Lenticular, and standard Progressive Lenses** No Cost-Share after Deductible is met **for Formulary frames**	50% Coinsurance after Deductible is met
Contact Lenses One set of contact lenses from the Anthem formulary every plan year. Available only if the eyeglass lenses benefit is not used.	No Cost-Share after Deductible is met **for Elective Contact Lenses** No Cost-Share after Deductible is met **for Non-Elective Contact Lenses**	50% Coinsurance after Deductible is met

Benefit	In-Network (INET) **Participating Providers** Member Pays	**Out-of-Network (OON)** Member Pays
Routine Eye Exam by a Specialist One exam per plan year, limit is combined with Low Vision Exam.	$40 Copayment per visit after Deductible is met	50% Coinsurance after Deductible is met
Low Vision Exam by a Specialist One exam per plan year, limit is combined with Routine Eye Exam.	No Cost-Share after Deductible is met	50% Coinsurance after Deductible is met