



2023 MEDICAL & PHARMACY (RX) PLAN DESIGNS COMPARISON (Same as 2022)

MEDICAL

	ANTHEM HSA PLAN*		ANTHEM POS PLAN*		KAISER HMO PLAN	ANTHEM HMO
	In-Network (Less Restrictive)	Out-of-Network	In-Network (Less Restrictive)	Out-of-Network	In-Network Only (Restrictive)	In-Network Only (Less Restrictive)
HSA Contribution	\$750 Employee \$1,500 Emp +1 \$1,500 Family		Not Available		Not Available	Not Available
Annual Deductible	\$1,500 Employee \$3,000 Emp + 1 \$3,000 Family	\$3,000 Employee \$6,000 Emp + 1 \$6,000 Family	\$500 Employee \$750 Emp + 1 \$1,000 Family	\$1,000 Employee \$1,500 Emp + 1 \$2,000 Family	No deductible	No deductible
Annual Out-of-Pocket Maximum	\$3,000 Employee \$6,000 Emp + 1 \$6,000 Family	\$6,000 Employee \$12,000 Emp + 1 \$12,000 Family	\$2,000 Employee \$3,000 Emp+ 1 \$4,000 Family	\$4,000 Employee \$6,000 Emp+ 1 \$8,000 Family	\$6,450 Emp \$12,900 Family	\$6,450 Emp \$12,900 Family
Coinsurance	90%	60%	80%	60%	100%	100%
Preventive Care	100%, no deductible	60% after deductible	100%, no deductible	60%	100%	100%
Office Visit	90% after deductible	60% after deductible	\$30 PCP \$50 SPC	60% after deductible	\$25 PCP \$40 SPC	\$25 PCP \$40 SPC
Hearing Aid Benefit	90% after deductible	60% after deductible	80% after deductible	60% after deductible	100%, up to \$2,000 annual maximum	100%, up to \$2,000 annual maximum
Outpatient Lab & X-Ray	90% after deductible	60% after deductible	80% after deductible	60% after deductible	100%	100%
Hospital Emergency Room	90% after deductible	90% after deductible	\$200 copay/visit (copay waived, if admitted)	\$200 copay/visit (copay waived, if admitted)	\$150 copay/visit (copay waived, if admitted)	\$150 copay/visit (copay waived, if admitted)
Urgent Care	90% after deductible	60% after deductible	\$50 copay/visit	60% after deductible	\$50 copay/visit at designated facilities	\$50 copay/visit at designated facilities
Inpatient Hospital	90% after deductible	60% after deductible	80% after deductible	60% after deductible	\$250 copay/admission	\$250 copay/admission
Outpatient Hospital	90% after deductible	60% after deductible	80% after deductible	60% after deductible	\$150 copay/visit	\$150 copay/visit



2023 MEDICAL & PHARMACY (RX) PLAN DESIGNS COMPARISON (Same as 2022)

MEDICAL CONT'D

	ANTHEM HSA PLAN*		ANTHEM POS PLAN*		KAISER HMO PLAN	ANTHEM HMO
	In-Network (Less Restrictive)	Out-of-Network	In-Network (Less Restrictive)	Out of Network	In-Network Only (Restrictive)	In-Network Only (Less Restrictive)
Maternity Care	90% after deductible	60% after deductible	80% after deductible	60% after deductible	\$25 PCP/initial visit; \$35 OB/GYN/ initial visit; \$120 copay/admission	\$25 PCP/initial visit; \$35 OB/GYN/ initial visit; \$120 copay/admission
<ul style="list-style-type: none"> • Pre/Post Delivery Exams • Delivery 					\$120 copay for professional fees/ doctor	\$120 copay for professional fees/ doctor
Skilled Nursing Facility	90% after deductible	60% after deductible	80% after deductible	60% after deductible	100%, up to 120 days/year	100%, up to 120 days/year
Home Health Care	90% after deductible	60% after deductible	80% after deductible	60% after deductible	100%, up to 120 days/year	100%, up to 120 days/year
Mental Health Benefits	90% after deductible	60% after deductible	80% after deductible	60% after deductible	\$25 copay	\$25 copay
<ul style="list-style-type: none"> • Outpatient • Inpatient 					\$120 copay	\$120 copay
<ul style="list-style-type: none"> • Intermediate/ Alternative Care 					100%	100%

PHARMACY (RX)

Retail (30-day supply)	90% after deductible	60% after deductible	\$10 copay	60% after deductible	\$10 copay	\$10 copay
<ul style="list-style-type: none"> • Generic 						
<ul style="list-style-type: none"> • Preferred Brand • Non-Preferred Brand 						
<ul style="list-style-type: none"> • Specialty Brand 						
Mail Order (90-day supply)	90% after deductible	Not Available	\$20 copay	Not Available	\$20 copay	\$20 copay
<ul style="list-style-type: none"> • Generic 						
<ul style="list-style-type: none"> • Preferred Brand • Non-Preferred Brand 						
<ul style="list-style-type: none"> • Specialty Brand 						

○ If you are enrolled in the Anthem POS or HMO Plan and use Grady Health System providers, no deductibles, copays, or coinsurance payments are required.
 ○ If you are enrolled in the HSA Plan and use Grady Health System providers, services will be covered at 100%, after deductible.