



Redlands Unified School District
Summary of Anthem HMO Plans

	Renewal	Renewal	Renewal
Effective Date	07/01/2020	07/01/2020	07/01/2020
Carrier Name	Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross
Plan Name	HMO 20 w/Chiro - \$250/ 500 Brand Deductible (\$15/40/80 Rx)	HMO 30 w/Chiro - \$ 250/ 500 Brand Deductible (\$15/40/80 Rx)	DHMO 40 Select w/Chiro - \$250/ 500 Brand Deductible (\$15/40/80 Rx)
Eligible Class	Eligible Employees	Eligible Employees	Eligible Employees
General Plan Information			
Annual Deductible/Individual	\$0	\$0	\$500
Annual Deductible/Family	\$0	\$0	\$1,000
Coinsurance	100%	100%	100%
Office Visit/Exam	\$20 copay	\$30 copay	\$40 copay
Outpatient Specialist Visit	\$20 copay	\$30 copay	\$40 copay
Annual Out-of-Pocket Limit/Individual	\$500 Rx not included	\$500 Rx not included	\$1,500 Rx not included
Annual Out-of-Pocket Limit/Family	\$1,500 Rx not included	\$1,500 Rx not included	\$4,500 Rx not included
Lifetime Plan Maximum	Unlimited	Unlimited	Unlimited
Inpatient Hospital Services			
Inpatient Hospitalization	100%	100%	\$250 admit fee after deductible is met
Semi-Private Room & Board; Including Services and Supplies	100%	100%	100%
Emergency Services			
Emergency Room	\$100 copay waived if admitted	\$100 copay waived if admitted	\$100 copay waived if admitted
Mental Health Benefits			
Inpatient Care	100% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)
Outpatient Care	100% (Behavioral Health treatment for autism or pervasive development disorders require pre-service review.)	100% (Behavioral Health treatment for autism or pervasive development disorders require pre-service review.)	100% (Behavioral Health treatment for autism or pervasive development disorders require pre-service review.)
Alcohol Abuse			
Inpatient Hospitalization	100% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)
Outpatient Services	100% (Behavioral Health treatment for autism or pervasive development disorders require pre-service review.)	100% (Behavioral Health treatment for autism or pervasive development disorders require pre-service review.)	100% (Behavioral Health treatment for autism or pervasive development disorders require pre-service review.)
Substance Abuse			
Inpatient Hospitalization	100% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)
Inpatient Detoxification Services	100% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)
Outpatient Services	100%	100%	100%
Prescription Drug Benefits			
Prescription Drug Deductible	\$250 /500 Brand name only	\$250/500 Brand name only	\$250/500 Brand name only
Generic	\$15 copay (No Ded)/Tier 1 Pharmacy; \$15 copay (No Ded) + \$15/Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)	\$15 copay (No Ded)/Tier 1 Pharmacy \$15 copay (No Ded) + \$15/Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)	\$15 copay (No ded)/Tier 1 Pharmacy \$15 copay (No ded) +\$15/Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)
Brand (Formulary/Preferred)	\$250 Individual/\$500 Family deductible, then; \$40 copay/Tier 1 Pharmacy; \$40 copay +\$15/Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)	\$250 Individual/\$500 Family deductible, then; \$40 copay/Tier 1 Pharmacy; \$40 copay +\$15/Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)	\$250 Individual/\$500 Family deductible, then; \$40 copay/Tier 1 Pharmacy; \$40 copay +\$15/Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)



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Eligible Class	Eligible Employees	Eligible Employees	Eligible Employees
Brand (Non-Formulary/Non-preferred)	\$250 Individual/\$500 Family deductible, then; \$80 copay/Tier 1 Pharmacy; \$80 copay +\$15/Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)	\$250 Individual/\$500 Family deductible, then; \$80 copay/Tier 1 Pharmacy; \$80 copay +\$15/Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)	\$250 Individual/\$500 Family deductible, then; \$80 copay/Tier 1 Pharmacy; \$80 copay +\$15/Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)
Number of Days Supply	30 days	30 days	30 days
Mail Order			
Generic	\$30 copay (No deductible); provided by Express Scripts	\$30 copay (No deductible); provided by Express Scripts	\$30 copay (No deductible); provided by Express Scripts
Brand (Formulary/Preferred)	\$250 Individual/\$500 Family deductible, then; \$80 copay; provided by Express Scripts	\$250 Individual/\$500 Family deductible, then; \$80 copay; provided by Express Scripts	\$250 Individual/\$500 Family deductible, then; \$80 copay; provided by Express Scripts
Brand (Non-Formulary/Non-preferred)	\$250 Individual/\$500 Family deductible, then; \$160 copay; provided by Express Scripts	\$250 Individual/\$500 Family deductible, then; \$160 copay; provided by Express Scripts	\$250 Individual/\$500 Family deductible, then; \$160 copay; provided by Express Scripts
Number of Days Supply for Mail Order	90 days	90 days	90 days
Other Services and Supplies			
Chiropractic Services	\$10 copay 30 visits/calendar year; provided through American Specialty Health	\$10 copay 30 visits/calendar year; provided through American Specialty Health	\$10 copay 30 visits/calendar year; provided through American Specialty Health