City of Portsmouth- Early Retirees Only

HealthTrust		Open Access 20 (OA20)		Access Blue (AB20)	Access Blue (AB15/40IPDED)
		RX Benefit: RX10/20/45/3K		RX Benefit: RX10/20/45/3K	RX Benefit: RX10/20/45/3K
		In-Network Benefits	Out-of-Network Benefits (1)	Network Benefits (2)	Network Benefits (2)
Cost Sharing	Visit Copayment	$20 per visit	N/A	$20 per visit	$15 per visit
	Specialty Visit Copayment	$20 per visit	N/A	$20 per visit	$40 per visit
	Walk-In Center or Retail Clinic Copayment	$20 per visit		$20 per visit	$15 per visit
	Urgent Care Facility Copayment	$75 per visit		$50 per visit	$125 per visit
	Emergency Room Copayment	$150 per visit		$100 per visit	$250 per visit
	Standard Deductible	N/A	$1,000 per Member, per year; $3,000 per family, per year	N/A	$1,000 per Member, per year; $3,000 per family, per year
	Standard Coinsurance	N/A	20%	N/A	N/A
	Coinsurance Maximum	N/A	$900 per Member, per year; $1,800 per family, per year	N/A	N/A
	Durable Medical Equipment	You pay 20% after separate $100 per Member, per year deductible		You pay 20%	You pay 20% after separate $100 per Member, per year deductible
	Out-of-Pocket Limit	$3,000 per Member, per year; $6,000 per family, per year (3)	N/A	$3,000 per Member, per year; $6,000 per family, per year (3)	$5,000 per Member, per year; $10,000 per family, per year (3)
Inpatient	Inpatient Services; Medical, Surgical and Maternity Admissions	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	Standard Deductible
Preventive Care	Immunizations, cancer screenings: mammograms, pap smears, routine colonoscopy; routine physical exams, nutrition counseling, diabetes management program, routine hearing exams (one exam each year)	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	You pay $0
	Routine Eye Exams (one exam per year 18 years and younger; once every two years thereafter)	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	You pay $0
Eyewear	Frames/Lenses	N/A		$40 reimbursement per Member, per year	N/A
Outpatient	Medical exams, telemedicine and online visits, consultations, medical treatments	Visit Copayment or Specialty Visit Copayment	Standard Deductible and Coinsurance, plus any balances	Visit Copayment or Specialty Visit Copayment	Visit Copayment or Specialty Visit Copayment
	Injections (except allergy injections)	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	You pay $0
	Allergy Injections	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	You pay $0
	Surgery and anesthesia	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	You pay $0 (4)
	Laboratory tests (including allergy testing)	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	You pay $0
	X-ray tests (including ultrasound)	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	You pay $0
	MRA, MRI, PET, SPECT, CT Scan, and CTA	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	Standard Deductible
	Medical Supplies, Chemotherapy, Infusion Therapy, and Drugs	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	Standard Deductible
	Maternity Care	You pay no visit copayment for prenatal or postpartum office visits. Your share of the cost for delivery of a baby is the same as shown for "Inpatient Services" or "Outpatient Facility Care".		You pay no visit copayment for prenatal or postpartum office visits. Your share of the cost for delivery of a baby is the same as shown for "Inpatient Services" or "Outpatient Facility Care."	You pay no visit copayment for prenatal or postpartum office visits. Your share of the cost for delivery of a baby is the same as shown for "Inpatient Services" or "Outpatient Facility Care."

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		RX Benefit: RX10/20/45/3K		RX Benefit: RX10/20/45/3K	RX Benefit: RX10/20/45/3K
		In-Network Benefits	Out-of-Network Benefits (1)	Network Benefits (2)	Network Benefits (2)
Emergency Room and Urgent Care	Use of the emergency room (copayment waived if you are admitted)	Emergency Room Copayment		Emergency Room Copayment	Emergency Room Copayment
	Use of an Urgent Care Facility	Urgent Care Facility Copayment		Urgent Care Facility Copayment	Urgent Care Faciltiy Copayment
	Physician's fee, surgery, MRA, MRI, PET, SPECT, CT Scan, CTA, medical supplies and drugs	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	Standard Deductible
	Laboratory and x-ray tests	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	You pay $0
	Ambulance Services - must be medically necessary	You pay $0		You pay $0	Standard Deductible
Outpatient Physical Rehab	Physical, Occupational and Speech Therapy	Visit Copayment, Unlimited visits	Standard Deductible and Coinsurance, plus any balances	Specialty Visit Copayment, up to a combined maximum of 60 visits per Member, per year	Visit Copayment, up to a combined maximum of 60 visits per Member, per year
	Cardiac Rehabilitation Visits	Visit Copayment	Standard Deductible and Coinsurance, plus any balances	Specialty Visit Copayment	Visit Copayment
	Chiropractic Care	Visit Copayment, Unlimited visits	Standard Deductible and Coinsurance, plus any balances	Specialty Visit Copayment, Unlimited visits	Visit Copayment, Unlimited visits
	X-ray tests performed by a chiropractor	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	You pay $0
	Acupuncture	Visit Copayment, Unlimited visits	Standard Deductible and Coinsurance, plus any balances	Specialty Visit Copayment, Unlimited visits	Visit Copayment, Unlimited visits
Home Care	Physician Services (medical exams, injections, medical treatments, surgery and anesthesia, telemedicine and online visits)	Visit Copayment or Specialty Visit Copayment	Standard Deductible and Coinsurance, plus any balances	Visit Copayment or Specialty Visit Copayment	Visit Copayment or Specialty Visit Copayment
	Home Health Agency Services	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	Standard Deductible
	Hospice	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	You pay $0
Behavioral Health Care	Outpatient Behavioral Healthcare (Mental Health, Substance Use Care, and Applied Behavioral Analysis)	Visit Copayment or Specialty Visit Copayment, Unlimited visits	Standard Deductible and Coinsurance, plus any balances	Visit Copayment or Specialty Visit Copayment, Unlimited visits	Visit Copayment or Specialty Visit Copayment, Unlimited visits
	Inpatient Behavioral Healthcare (Mental Health and Substance Use Care)	You pay $0	Standard Deductible and Coinsurance, plus any balances	You pay $0	Standard Deductible
Prescription Drugs	Prescription Drugs	Retail Pharmacy: $10 generic, $20 preferred brand-name, $45 non-preferred brand-name for up to 34-day supply through CVS Caremark's participating retail pharmacies. Maintenance Choice: $10 generic, $20 preferred brand-name, $45 non-preferred brand-name for up to 90-day supply through CVS Caremark's Mail Service Pharmacy or at a CVS Pharmacy.		Retail Pharmacy: $10 generic, $20 preferred brand-name, $45 non-preferred brand-name for up to 34-day supply through CVS Caremark's participating retail pharmacies. Maintenance Choice: $10 generic, $20 preferred brand-name, $45 non-preferred brand-name for up to 90-day supply through CVS Caremark's Mail Service Pharmacy or at a CVS Pharmacy.	Retail Pharmacy: $10 generic, $20 preferred brand-name, $45 non-preferred brand-name for up to 34-day supply through CVS Caremark's participating retail pharmacies. Maintenance Choice: $10 generic, $20 preferred brand-name, $45 non-preferred brand-name for up to 90-day supply through CVS Caremark's Mail Service Pharmacy or at a CVS Pharmacy.
Resource Links		Medical Benefit Cost Sharing Prescription Benefit Summary		Medical Benefit Cost Sharing Prescription Benefit Summary	Medical Benefit Cost Sharing Prescription Benefit Summary

(1) Benefits are limited to the Maximum Allowable Amount (MAA). Under Out-of-Network Benefits, You may be responsible for paying the difference between the MAA and charge. Self-referred care may require preauthorization/precertification from Anthem.

(2) Referrals are not required for care provided within the Access Blue New England Network.

(3) The Out-of-Pocket Limit includes all Deductibles, Coinsurance, and Copayments You pay during a year for medical and prescription expenses under this medical plan and Your HealthTrust prescription benefit program. It does not include your premium, amounts over the Maximum Allowed Amount, penalties, or charges for noncovered services. Once the combined Out-of-Pocket Limit is satisfied, You will not have to pay additional Deductibles, Coinsurance, or Copayments for the rest of the year.

(4) Deductible may apply for some services when surgery is performed in a hospital outpatient department, ambulatory surgical center or hemodialysis center.

Please note that throughout this chart any reference to year means plan year. Plan year is July 1 through June 30.

This chart is intended for summary purposes only. Details of coverage are set forth in separate documents, which govern these plans.