

ATTENTION EMPLOYEES

The following information may assist you in understanding the changes in our insurance plans.

BENEFIT CHANGES SUMMARY (In-Network Only) *		
Covered Medical Benefits	CURRENT Benefit Year Oct 1, 2018 – Sept 30, 2019	PREVIOUS Benefit Year Oct 1, 2017 – Sept 30, 2018
Prenatal and Post-natal Care	\$350 copay per pregnancy	\$300 copay per pregnancy
Diagnostic Services		
Lab		
· Office.....	20% coinsurance	Covered with PCP copay
· Preferred Reference Lab.....	Covered in full	Covered in full
X-ray		
· Office.....	20% coinsurance	\$50 copay
· Freestanding Radiology Center.....	\$350 copay per visit	20% coinsurance
· Outpatient Hospital.....	\$350 copay per visit	20% coinsurance
Advanced Diagnostic Imaging (for example: MRI/PET/CAT scans)		
· Freestanding Radiology Center.....	\$350 copay per visit	20% coinsurance
· Outpatient Hospital.....	\$350 copay per visit	20% coinsurance
Ambulance Transportation	20% coinsurance	\$150 copay
Hospital Stay (all inpatient stays including maternity, mental and substance use disorder)		
· Facility Fees.....	\$350 copay per day up to 5 days per admission	\$350 copay per day up to 5 days per admission
(for example: room & board)		
· Doctor and other services.....	\$50 copay per visit	Covered with inpatient
Skilled Nursing Care (in a facility).....	\$350 copay per day up to 5 days per admission	20% coinsurance
Hospice	20% coinsurance	Covered in full
*For Out-of-Network benefits information, go to www.piercergroupbenefits.com (Find Your Benefits)		
Out-of-Pocket Limit		
· In-Network.....	\$4,500 person/\$9,000 family	\$4,500 person/\$9,000 family
· Non-Network.....	\$9,000 person/\$18,000 family	\$5,500 person/\$11,000 family

ANTHEM MEMBER NEEDS

When you're a member, your online account gives you access to information about your plan whenever you need it. www.anthem.com/member-needs Register to view your benefits, check claims, and look up new doctors online.

Check Benefits – Not sure if a procedure is covered? Log into your member account to know if you're covered and learn how much you may need to pay.

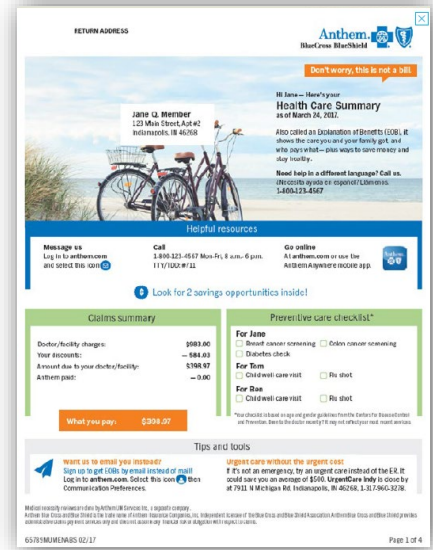
Estimate Costs – Anthem's cost-finding tools can help you figure out what you may have to pay for certain types of care before you go to your doctor. Log in to your member account to get estimates based on your plan and where you live.

Medication Search – Find out if a prescription drug is covered by your plan. www.anthem.com/pharmacyinformation

You can search or print your drug list, plus you have access to up-to-date coverage information including details about brands and generics, dosage/strength options, and information about prior authorization of your drug. If you're not sure whether these lists apply to your plan, check with your employer or call the Customer Support number printed on your ID card.

Find a Doctor – Find a doctor, hospital pharmacy and more. You'll get the most from your insurance coverage (and save money), if you choose a doctor or hospital in your plan.

LabCorp – Anthem's Preferred Reference Lab for laboratory services. To find a location near you, go to www.LabCorp.com



EXPLANATION OF BENEFITS (EOB)

Our redesigned EOB makes it easier for members to know what's been paid by Anthem and how much they owe the provider.

Features:

- **Simpler Claims Summary** – Members can clearly see how their benefits were applied and what they still owe the provider.
 - **Streamlined Claims Details** – Patient responsibility is emphasized.
 - **Simplified Year-to-Date Summary** – The new EOB shows members how close they are to meeting their plan's deductible and out-of-pocket maximum.
- In addition, the medical EOB offers:**
- **Addition of "Healthy Tips."** – The EOB now promotes a new health message every month.
 - **"What you should do with this EOB" section** – Members are advised to compare the EOB to bills and keep it for their records.
 - **"How to get help if you need it" section** – Contact information can easily be found.
 - **Services are clearly described in plain language** – Services are no longer listed as CPT codes.

Members will receive dental and vision EOBs separately. There were no changes made to these EOBs.

For more information on coinsurance, watch the video at www.anthem.com/blog/health-insurance-basics/what-is-coinsurance/