

CVT PPO Health Plans with Anthem Blue Cross and CVS/caremark

Enterprise Elementary SD - CLASSIFIED

October 1, 2023 - September 30, 2024

BENEFIT	PPO HDHP 3	PPO Bronze	
Calendar Year Deductible	Individual: \$1,500 Family: \$3,000 (No individual limit applies to family)	Individual: \$5,000 Family: \$10,000	
Coinsurance	Paid at 60%* after deductible is met	Paid at 70%* after deductible is met	
Calendar Year Out of Pocket Maximum (includes medical/pharmacy deductible, coinsurance, and copays) ⁽²⁾	Individual: \$6,250 Family: \$12,500 Family = Employee with 1 or more covered dependents. No one individual will pay more than \$6,900.	Individual: \$6,350 Family: \$12,700	
Doctor Visits	Paid at 60%* after deductible is met	Primary Care Physician - First 3 visits covered in full after \$60 copay per visit; Remaining visits - Paid at 70%* after deductible is met Specialty Physician - Subject to deductible then \$70 copay	
Preventive Care / Immunizations	Paid at 100%*	Paid at 100%*	
Outpatient Laboratory	Paid at 60%* after deductible is met	Paid at 70%* after deductible is met	
Outpatient Radiology	Paid at 60%* after deductible is met	Paid at 70%* after deductible is met	
Durable Medical Equipment	Paid at 60%* after deductible is met	Paid at 70%* after deductible is met	
Ambulance - Ground / Air	Paid at 60%* after deductible is met	Paid at 70%* after deductible is met	
Physical Therapy	Paid at 60%* ⁽¹⁾ after deductible is met	Paid at 70%* ⁽¹⁾ after deductible is met	
Chiropractic	Paid at 60%* ⁽¹⁾ after deductible is met	Paid at 70%* ⁽¹⁾ after deductible is met	
Acupuncture	Paid at 60%* after deductible is met. Maximum of 12 visits per calendar year	Paid at 70%* after deductible is met Maximum of 12 visits per calendar year	
Outpatient Surgery	Paid at 60%* after deductible is met	Paid at 70%* after deductible is met	
Hospital Inpatient	Paid at 60%* after deductible is met; Unlimited days, Semi-private room	Paid at 70%* after deductible is met; Unlimited days, Semi-private room	
Hospital Emergency Room	Paid at 60%* after deductible is met	Subject to Deductible, then \$250 Copay (copay waived if admitted as in-patient)	
Urgent Care	Paid at 60%* after deductible is met	Subject to deductible, then \$120 Copay	
Home Health Care	Paid at 60%* after deductible is met; Limited to 100 visits per calendar year	Paid at 70%* after deductible is met; Limited to 100 visits per calendar year	
Telehealth	MDLIVE - Paid at 100%* after deductible is met for non-emergency medical, dermatology, and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT	MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT	
Medical Decision Support	Alight - My Medical Ally Call 1-888-361-3944 or visit mymedicalally.alight.com for expert medical guidance	Alight - My Medical Ally Call 1-888-361-3944 or visit mymedicalally.alight.com for expert medical guidance	
Employee Assistance Program (EAP) through Caredon	Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit ⁽³⁾	Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit ⁽³⁾	
Prescription Drugs	Paid at 60%* after deductible is met	Retail Subject to deductible, then \$25 Generic Copay \$50 Brand Copay (30-Day Supply)	Mail Order Subject to deductible, then \$50 Generic Copay \$100 Brand Copay (90-Day Supply)

PPO Plans:

* For Covered Expenses Only: When using Non-PPO & Other Health Care Providers, members are responsible for any difference between the covered expense and actual charges, as well as any deductible & percentage copay. All percentages are based on payments to preferred hospitals, physicians and other network providers.

(1) Non-Par Providers limited to a combined maximum of 13 visits per year.

(2) Retired members enrolled in Medicare: (1) MDLIVE Behavioral Health and Alight visits are excluded (2) Pharmacy copayments cost share will not apply to out of pocket maximums (3) CVT PPO Plans 1-10 pay according to non-duplication of Medicare benefits therefore those plan designs are inclusive of Medicare's payment.

(3) EAP - Up to 6 counseling sessions per covered member, per benefit year (max 2 episodes/courses of treatment).

(4) Copays for certain specialty medications may be set to available manufacturer-funded copay assistance for prescription plans A, B, C (includes Wellness), D and ValuRx

This summary is for comparison purposes only. Please refer to the actual benefit booklet for complete benefits at www.cvtrust.org/plan-documents.