

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

**Siskiyou COE - CERTIFICATED**

**October 1, 2022 - September 30, 2023**

BENEFIT	PPO Bronze	
<b>Calendar Year Deductible</b>	Individual: \$5,000 Family: \$10,000	
<b>Coinsurance</b>	Paid at 70%* after deductible is met	
<b>Calendar Year Out of Pocket Maximum</b> (includes medical/pharmacy deductible, coinsurance, and copays) <sup>(2)</sup>	Individual: \$6,350 Family: \$12,700	
<b>Doctor Visits</b>	<b>Primary Care Physician</b> - First 3 visits covered in full after \$60 copay per visit; Remaining visits - Paid at 70%* after deductible is met <b>Specialty Physician</b> - Subject to deductible then \$70 copay	
<b>Preventive Care / Immunizations</b>	Paid at 100%*	
<b>Outpatient Laboratory</b>	Paid at 70%* after deductible is met	
<b>Outpatient Radiology</b>	Paid at 70%* after deductible is met	
<b>Durable Medical Equipment</b>	Paid at 70%* after deductible is met	
<b>Ambulance - Ground / Air</b>	Paid at 70%* after deductible is met	
<b>Physical Therapy</b>	Paid at 70%* <sup>(1)</sup> after deductible is met	
<b>Chiropractic</b>	Paid at 70%* <sup>(1)</sup> after deductible is met	
<b>Acupuncture</b>	Paid at 70%* after deductible is met Maximum of 12 visits per calendar year	
<b>Outpatient Surgery</b>	Paid at 70%* after deductible is met	
<b>Hospital Inpatient</b>	Paid at 70%* after deductible is met; Unlimited days, Semi-private room	
<b>Hospital Emergency Room</b>	Subject to Deductible, then \$250 Copay (copay waived if admitted as in-patient)	
<b>Urgent Care</b>	Subject to deductible, then \$120 Copay	
<b>Home Health Care</b>	Paid at 70%* after deductible is met; Limited to 100 visits per calendar year	
<b>Telehealth</b>	MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit <a href="http://www.mdlive.com/CVT">www.mdlive.com/CVT</a>	
<b>Medical Decision Support</b>	Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit <a href="http://myconsumermedical.com">myconsumermedical.com</a> for expert medical guidance	
<b>Employee Assistance Program (EAP) through Beacon Health Options</b>	Paid at 100% - Visit <a href="http://www.achievesolutions.net/cvt">www.achievesolutions.net/cvt</a> or call 1-877-397-1032 to access benefit <sup>(3)</sup>	
<b>Prescription Drugs</b>	<b>Retail</b> Subject to deductible, then \$25 Generic Copay \$50 Brand Copay (30-Day Supply)	<b>Mail Order</b> 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 Consumer Medical 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](http://www.cvtrust.org/plan-documents).