Keenan

Murrieta Valley Unified School District - All Eligible Employees Anthem HMO Plan Comparison



	Current	Current
Effective Date	7/1/2023	7/1/2023
Carrier	Anthem Blue Cross	Anthem Blue Cross
Plan Name	HMO 30 w/Chiro - \$15/40/80 Rx	DHMO 500 Select w/Chiro - \$19/50/75 Rx
General Plan Information		
Annual Deductible/Individual	\$0	\$500
Annual Deductible/Family	\$0	\$1,000
Coinsurance	100%	100%
Office Visit/Exam	\$30 copay	\$40 copay
Outpatient Specialist Visit	\$30 copay	\$40 copay
Annual Out-of-Pocket Limit/Individual	\$500 Rx not included	\$1,500 Rx not included
Annual Out-of-Pocket Limit/Family	\$1,500 Rx not included	\$4,500 Rx not included
Lifetime Plan Maximum	Unlimited	Unlimited
npatient Hospital Services		
Inpatient Hospitalization	100%	100%
mergency Services		
Emergency Room	\$100 copay waived if admitted	\$100 copay waived if admitted
lental Health Benefits		
Inpatient Care	100% (subject to utilization review; waived for emergency admissions)	100% (Behavioral Health treatment for autism or pervasive development disorders require pre-service review.)
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.)
Icohol Abuse		
npatient Care		
Inpatient Hospitalization	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)
Dutpatient Care		
Outpatient Services	100% (subject to utilization review)	100% (subject to utilization review)
Outpatient Detoxification Services	100% (subject to utilization review)	100% (subject to utilization review)
ubstance Abuse		
npatient Care		
Inpatient Hospitalization	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)

CONFIDENTIAL: The information in this chart is intended for the exclusive use of the recipient in connection with the recipient's review of this proposal. It is not intended for any other purpose. The information described on this page is only intended to be a summary of your benefits. It does not include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review your Summary Plan Description (SPD) for a complete summary of your benefits. If the information on this page conflicts in any way with the SPD, the contract provisions of the appropriate policy or plan document (available through your employer) will prevail.

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Current	Current
7/1/2023	7/1/2023
Anthem Blue Cross	Anthem Blue Cross
HMO 30 w/Chiro · \$15/40/80 Rx	DHMO 500 Select w/Chiro - \$19/50/75 Rx
100% (subject to utilization review)	100% (subject to utilization review)
100% (subject to utilization review)	100% (subject to utilization review)
\$15 copay/Tier 1 Pharmacy; \$15 copay + \$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies)	\$19 copay/Tier 1 Pharmacy; \$19 copay + \$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies)
\$40 copay/Tier 1 Pharmacy; \$40 copay +\$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies)	\$50 copay/Tier 1 Pharmacy; \$50 copay +\$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies)
\$80 copay/Tier 1 Pharmacy; \$80 copay +\$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies)	\$75 copay/Tier 1 Pharmacy; \$75 copay +\$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies)
30 days	30 days
\$30 copay provided by Express Scripts	\$38 copay provided by Express Scripts
\$80 copay provided by Express Scripts	\$100 copay provided by Express Scripts
\$160 copay provided by Express Scripts	\$150 copay provided by Express Scripts
90 days	90 days
\$10 copay 30 visits/calendar year; provided through American Specialty Health	\$10 copay 30 visits/calendar year; provided through American Specialty Health
are based on an 8 hour / 100% Contract employee and Delta Denta	al PPO per month
\$1,741.56	\$1,558.27
\$111.79	\$111.79
	\$16.69
	\$7.00
-\$916.67	-\$916.67
	7/1/2023 Anthem Blue Cross HMO 30 w/Chiro - \$15/40/80 Rx 100% (subject to utilization review) 100% (subject to utilization review) 100% (subject to utilization review) \$15 copay + \$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies) \$40 copay/Tier 1 Pharmacy; \$40 copay +\$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies) \$80 copay/Tier 1 Pharmacy; \$80 copay +\$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies) \$80 copay /Tier 1 Pharmacy; \$80 copay +\$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies) \$80 copay provided by Express Scripts \$30 days \$10 copay provided by Express Scripts \$10 copay 30 visits/calendar year; provided through American Specialty Health are based on an 8 hour / 100% Contract employee and Delta Denta \$1,741.56