



Murrieta Valley Unified School District
Summary of PPO Plans

RENEWAL **2023**

Effective Date Carrier Plan Name	Current 7/1/2023 Anthem Blue Cross PPO HSA1500 - \$15/40/80 Rx		Current 7/1/2023 Anthem Blue Cross PPO HSA3000 - \$15/40/80 Rx		Current 7/1/2023 Anthem Blue Cross PPO MVP - \$19/50/75 Rx	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Benefits	Out-of-Network Benefits
	General Plan Information					
Annual Deductible/Individual	\$1,500 medical/prescription/MH-SA in/out of network combined	\$1,500 medical/prescription/MH-SA in/out of network combined	\$3,000 medical/prescription/MH-SA in/out of network combined	\$3,000 medical/prescription/MH-SA in/out of network combined	\$5,900	\$11,800
Annual Deductible/Family	\$3,000 medical/prescription/MH-SA in/out of network combined	\$3,000 medical/prescription/MH-SA in/out of network combined	\$6,000 medical/prescription/MH-SA in/out of network combined	\$6,000 medical/prescription/MH-SA in/out of network combined	\$11,800	\$23,600
Coinsurance	90%	70%	90%	70%	100% after the deductible has been satisfied	50%
Office Visit/Exam	90%	70%	90%	70%	\$35 copay; deductible waived first 3 visits/combined services	50%
Outpatient Specialist Visit	90%	70%	90%	70%	\$35 copay; deductible waived first 3 visits/combined services	50%
Annual Out-of-Pocket Limit/Individual	\$3,000	\$9,000	\$4,000	\$9,000	\$6,100 Rx not included	\$12,700 Rx not included
Annual Out-of-Pocket Limit/Family	\$6,000	\$18,000	\$8,000	\$18,000	\$12,200 Rx not included	\$25,400 Rx not included
Lifetime Plan Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
InPatient Hospital Services						
Inpatient Hospitalization	90% after the deductible has been satisfied	70% plus \$500 admission fee after the deductible has been satisfied (waived for emergency)	90% after the deductible has been satisfied	70% plus \$500 admission fee after the deductible has been satisfied (waived for emergency)	100% after the deductible has been satisfied	50% plus \$500 admission fee after the deductible has been satisfied (waived for emergency)
Emergency Services						
Emergency Room	90%	90%	90%	90%	100%	100%
Mental Health Benefits						
Inpatient Care	90% after the deductible has been satisfied	70% plus \$500 admission fee after the deductible has been satisfied (waived for emergency)	90% after the deductible has been satisfied	70% plus \$500 admission fee after the deductible has been satisfied (waived for emergency)	100% (subject to utilization review; waived for emergency admissions)	50% plus \$500 admission fee after the deductible has been satisfied (waived for emergency)
Outpatient Services	90% after the deductible has been satisfied	70%	90%	70%	\$35 copay/visit with deductible waived for the first 3 visits	50%
Substance Abuse/Alcohol Abuse						
Inpatient Hospitalization	90% after the deductible has been satisfied	70% plus \$500 admission fee after the deductible has been satisfied (waived for emergency)	90% after the deductible has been satisfied	70% plus \$500 admission fee after the deductible has been satisfied (waived for emergency)	100% (subject to utilization review; waived for emergency admissions)	50% plus \$500 admission fee after the deductible has been satisfied (waived for emergency).
Inpatient Detoxification Services	90% after the deductible has been satisfied	70% plus \$500 admission fee after the deductible has been satisfied (waived for emergency)	90% after the deductible has been satisfied	70% plus \$500 admission fee after the deductible has been satisfied (waived for emergency)	100% (subject to utilization review; waived for emergency admissions)	50% plus \$500 admission fee after the deductible has been satisfied (waived for emergency).
Outpatient Services	90% after the deductible has been satisfied	70%	90%	70%	\$35 copay/visit with deductible waived for the first 3 visits	50%
Outpatient Detoxification Services	90% after the deductible has been satisfied	70%	90%	70%	\$35 copay/visit with deductible waived for the first 3 visits	50%

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.

Effective Date Carrier Plan Name	Current 7/1/2023 Anthem Blue Cross PPO HSA1500 - \$15/40/80 Rx		Current 7/1/2023 Anthem Blue Cross PPO HSA3000 - \$15/40/80 Rx		Current 7/1/2023 Anthem Blue Cross PPO MVP - \$19/50/75 Rx	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Benefits	Out-of-Network Benefits
	Prescription Drug Benefits		Prescription Drug Benefits		Prescription Drug Benefits	
Prescription Drug Deductible	\$1,500/\$3,000 medical/prescription/MH-SA in/out of network combined	\$1,500/\$3,000 medical/prescription/MH-SA in/out of network combined	\$3,000/\$6,000 medical/prescription/MH-SA in/out of network combined	\$3,000/\$6,000 medical/prescription/MH-SA in/out of network combined	N/A	N/A
Generic	\$15 copay after deductible/Tier 1 Pharmacy; \$15 copay + \$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies)	50% + an additional \$15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)	\$15 copay after deductible/Tier 1 Pharmacy; \$15 copay + \$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies)	50% + an additional \$15 fee applies per prescription for a 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)	50% + an additional \$15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)
Brand (Formulary/Preferred)	\$40 copay after deductible/Tier 1 Pharmacy; \$40 copay + \$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies)	50% + an additional \$15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)	\$40 copay after deductible/Tier 1 Pharmacy; \$40 copay + \$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies)	50% + an additional \$15 fee applies per prescription for a 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)	50% + an additional \$15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)
Brand (Non-Formulary/Non-preferred)	\$80 copay after deductible/Tier 1 Pharmacy; \$80 copay + \$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies)	50% + an additional \$15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)	\$80 copay after deductible/Tier 1 Pharmacy; \$80 copay + \$15/Tier 2 Pharmacy provided by ESI (see www.express-scripts.com for a list of pharmacies)	50% + an additional \$15 fee applies per prescription for a 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)	50% + an additional \$15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI (see www.express-scripts.com for a list of pharmacies)
Number of Days Supply	30 days	30 days	30 days	30 days	30 days	30 days
Mail Order						
Generic	\$30 copay after deductible; provided by Express Scripts	Not covered	\$30 copay after deductible; provided by Express Scripts	Not covered	\$38 copay provided by Express Scripts	Not covered
Brand (Formulary/Preferred)	\$80 copay after deductible; provided by Express Scripts	Not covered	\$80 copay after deductible; provided by Express Scripts	Not covered	\$100 copay provided by Express Scripts	Not covered
Brand (Non-Formulary/Non-preferred)	\$160 copay after deductible provided by Express Scripts	Not covered	\$160 copay after deductible; provided by Express Scripts	Not covered	\$150 copay provided by Express Scripts	Not covered
Number of Days Supply for Mail Order	90 days	Not covered	90 days	Not covered	90 days	Not covered
Other Services and Supplies						
Chiropractic Services	90% limited to 24 visits/calendar year; phys/occ/chiro combined; in/out of network combined	70% limited to 24 visits/calendar year; phys/occ/chiro combined; in/out of network combined	90% limited to 24 visits/calendar year; phys/occ/chiro combined; in/out of network combined	70% limited to 24 visits/calendar year; phys/occ/chiro combined; in/out of network combined	\$35 copay/visit with deductible waived for the first 3 visits; limited to 24 visits per calendar year	50% limited to 24 visits/calendar year

The above information is intended as a benefit summary only. It does not include all of the benefit provisions, limitations and qualifications. If this information conflicts in any way with the contract, the contract will prevail.

*Premiums below are based on an 8 hour / 100% Contract employee and Delta Dental PPO per month					
Medical Premium*	\$2,004.58	\$1,824.00	Single	Employee & Spouse	
Delta Dental PPO	\$111.79	\$111.79	\$430.39	\$903.82	
Vision	\$16.69	\$16.69	\$111.79	\$111.79	
Group Life	\$7.00	\$7.00	\$16.69	\$16.69	
District Cap	-\$916.67	-\$916.67	\$7.00	\$7.00	
Monthly Employee Cost	\$1,223.39	\$1,042.81	-\$916.67	-\$916.67	
			\$0.00	\$122.63	
			Employee & Child(ren)	Family	
			\$774.70	\$1,269.65	
			\$111.79	\$111.79	
			\$16.69	\$16.69	
			\$7.00	\$7.00	
			-\$916.67	-\$916.67	
			\$0.00	\$488.46	