

## Murrieta Valley Unified School District - All Eligible Employees

RENEWAL 2024

**Anthem HMO Plan Comparison** 

Effective Date Carrier			
Plan Name	7/1/2024	7/1/2024	
	Anthem Blue Cross	Anthem Blue Cross	
	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	
Inpatient Hospital Services			
Inpatient Hospitalization	100%	100%	
Emergency Services			
Emergency Room	\$100 copay waived if admitted	\$100 copay waived if admitted	
Mental 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.)	
Alcohol Abuse			
Inpatient 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)	
Outpatient 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)	
Substance Abuse			
Inpatient 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)	



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**2024** 

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	HMO 30 w/Chiro - \$15/40/80 Rx	DHMO 500 Select w/Chiro - \$19/50/75 Rx	
Outpatient 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)	
Prescription Drug Benefits			
Generic	\$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)	
Brand (Formulary/Preferred)	\$40 copay/Tier 1 Pharmacy; \$40 copay +\$15/Tier 2 Pharmacy	\$50 copay/Tier 1 Pharmacy; \$50 copay +\$15/Tier 2 Pharmacy	
Brand (Non-Formulary/Non-preferred)	\$80 copay/Tier 1 Pharmacy; \$80 copay +\$15/Tier 2 Pharmacy	\$75 copay/Tier 1 Pharmacy; \$75 copay +\$15/Tier 2 Pharmacy	
Number of Days Supply	30 days	30 days	
Mail Order			
Generic	\$30 copay provided by Express Scripts	\$38 copay provided by Express Scripts	
Brand (Formulary/Preferred)	\$80 copay provided by Express Scripts	\$100 copay provided by Express Scripts	
Brand (Non-Formulary/Non-preferred)	\$160 copay provided by Express Scripts	\$150 copay provided by Express Scripts	
Number of Days Supply for Mail Order	90 days	90 days	
Other Services and Supplies			
Chiropractic Services	\$10 copay 30 visits/calendar year; provided through American Specialty Health	\$10 copay 30 visits/calendar year; provided through American Specialty Health	
*Premiur	ns below are based on an 8 hour / 100% Contract employee and Delta Dent	al PPO per month	
Medical Premium*	\$1,846.05	\$1,651.77	
Delta Dental PPO	\$111.79	\$111.79	
Vision	\$16.69	\$16.69	
Group Life	\$7.00	\$7.00	
District Cap	-\$916.67	-\$916.67	
Monthly Employee Cost	\$1,064.86	\$870.58	