



Which plan is right for you?

The Hourly PPO Plan or the Hourly Preventive Plus Plan

For 2016, you can choose the **Hourly PPO Plan** or the **Hourly Preventive Plus Plan**. You may be wondering which one is right for you. We're here to help you see the differences between the plans and figure out which one would work best for you and your family.

How does a PPO plan work?

First, you might wonder, what's a "PPO"? It stands for "preferred provider organization." This type of plan has a preferred network of doctors and hospitals who've agreed to take a set amount of payment for care. In most cases, you'll pay less when you see a network provider. You also have the freedom to see a provider out of the network, but you'll usually pay more.

PPO plans use the terms deductible and coinsurance a lot and you'll see them as we compare the two plans. A **deductible** is a set amount you pay out of your pocket before a plan starts to pay benefits. **Coinsurance** is how much you pay for health care services after meeting the deductible. It's usually a percentage of the charges.

How the Hourly PPO Plan works when using network providers

- You have to meet an individual deductible of \$2,600 or a family deductible of \$5,200 before we begin paying part of your claims.
- After meeting the deductible, you pay 30% coinsurance for medical expenses, and we pay 70%.
- Preventive Plus care is covered 100% even if you haven't met your deductible.
- The most you would pay out of pocket for coinsurance is \$6,200 for an individual and \$12,400 for a family.

How the Hourly Preventive Plus Plan works

- You have no annual deductible to pay.
- You're covered for up to a total of three combined network visits to a primary care physician (for a \$30 copay) or a specialist (for a \$40 copay). And, you can make two urgent care visits for a \$75 copay.
- Preventive care from network providers is also covered 100% by the plan.
- For other care, you're responsible for 100% of your medical expenses.
- This plan does not have an out-of-pocket maximum for coinsurance.

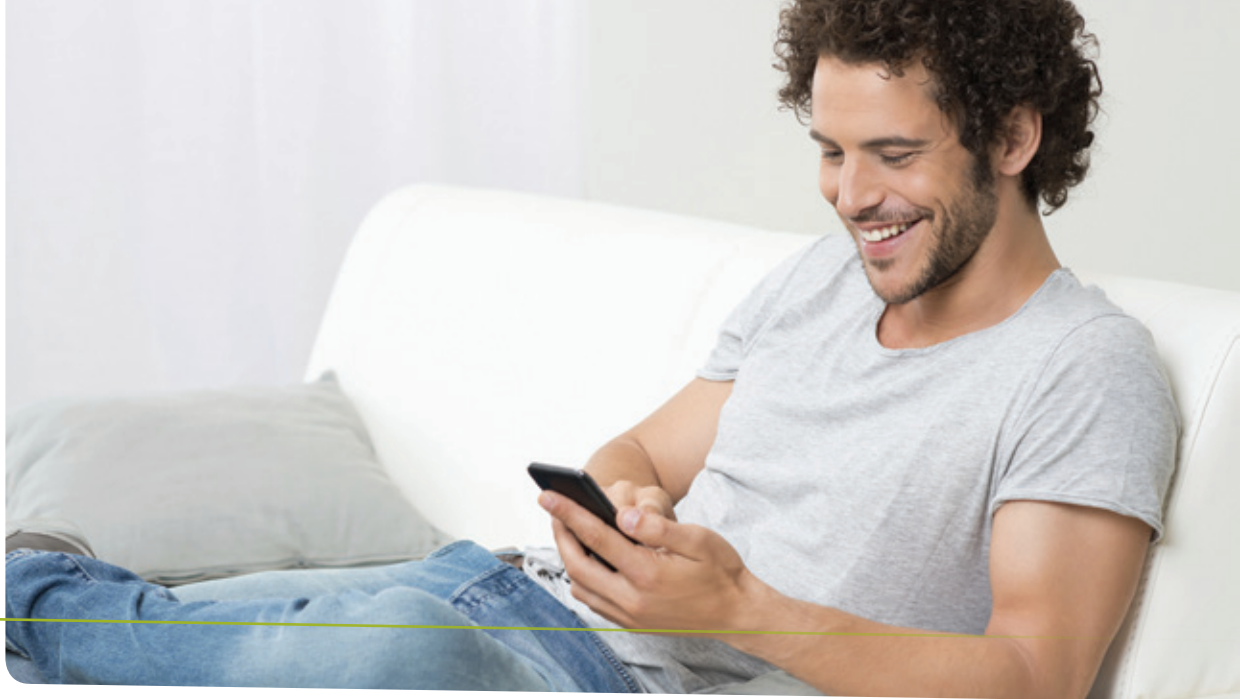
Which Chipotle plan makes sense for me?

When choosing a benefit plan, it's helpful to think about your health care needs. Based on your health right now, what care do you think you or someone in your family might need during 2016? For example, this includes:

- Preventive care like routine checkups, screenings and lab tests
- Maternity care if someone is having a baby
- Physical therapy
- Surgery

In some cases, the Hourly Preventive Plus Plan would make sense if you mainly use your health plan benefits for preventive care. And, you pay less in premiums for this option. If you're planning a hospital stay or procedure, the Hourly PPO Plan may better meet your needs since you'll pay a lower share of the costs out of your pocket for coinsurance and deductibles.

See the next two pages for detailed examples showing what you might pay for care with the Hourly PPO Plan versus the Hourly Preventive Plus Plan.



Taking a look at the plans side by side

Here are a couple of real-life examples to help show you how the plans work, what's covered and how much you would pay for care.

Meet Steven

Steven is an avid basketball player who needs knee surgery to repair a torn ligament. After the procedure, he ends up staying overnight at the hospital for observation. Steven goes home and later needs physical therapy to help his knee heal.

A year in Steven's life

| Hourly PPO Plan | | Hourly Preventive Plus Plan | |
|------------------------------------|-----------------|-----------------------------------|-----------------|
| Steven's hospital stay | \$ 8,000 | Steven's hospital stay | \$ 8,000 |
| Steven pays his \$2,600 deductible | \$ 2,600 | No deductible | \$ 0 |
| Medical expense left over | \$ 5,400 | Medical expense left over | \$ 8,000 |
| Plan pays 70% of cost | \$ 3,780 | Plan pays 0% of cost | \$ 0 |
| Steven pays 30% coinsurance | \$ 1,620 | Steven pays 100% coinsurance | \$ 8,000 |
| Anesthesiologist charges | \$ 800 | Anesthesiologist charges | \$ 800 |
| Plan pays 70% | \$ 560 | Plan pays 0% | \$ 0 |
| Steven pays 30% coinsurance | \$ 240 | Steven pays 100% coinsurance | \$ 800 |
| Physical therapy | \$ 1,000 | Physical therapy | \$ 1,000 |
| Plan pays 70% | \$ 700 | Plan pays 0% | \$ 0 |
| Steven pays 30% coinsurance | \$ 300 | Steven pays 100% coinsurance | \$ 1,000 |
| Total amount Steven paid | \$ 4,760 | Total amount Steven paid | \$ 9,800 |
| Total amount the plan paid | \$ 5,040 | Total amount the plan paid | \$ 0 |

While the characters in this example are not real, and the situation is hypothetical, the benefit aspects are accurate and realistic.

Monthly premiums

| Hourly PPO Plan | Monthly | Hourly Preventive Plus Plan | Monthly |
|-------------------|----------|-----------------------------|----------|
| Employee Only | \$ 92.00 | Employee Only | \$ 76.98 |
| Employee+Spouse | \$301.51 | Employee+Spouse | \$112.31 |
| Employee+Children | \$278.74 | Employee+Children | \$112.31 |
| Family | \$443.37 | Family | \$152.34 |

Meet the Daniels family

John Daniels and his wife, Julie, just had twin boys. Julie delivered the boys by an emergency cesarean section (C-section) at her local hospital. She and the boys were in the hospital for three days. After coming home, John and Julie had to take their boys to their pediatrician for their first checkup. Both boys received their first shots. John, Julie and their new twin boys are happy and healthy.



Later that year, Julie went to the doctor about some pain in her back. The doctor did a magnetic resonance imaging (MRI) to see what was wrong. Here's what they ended up paying for their care.

A year in the life of the Daniels

| Hourly PPO Plan | | Hourly Preventive Plus Plan | |
|--|------------------|--|------------------|
| Julie's delivery and hospital stay | \$ 10,000 | Julie's delivery and hospital stay | \$ 10,000 |
| Julie pays her \$2,600 deductible | \$ 2,600 | No deductible | \$ 0 |
| Medical expense left over | \$ 7,400 | Medical expense left over | \$ 10,000 |
| Plan pays 70% of cost | \$ 5,180 | Plan pays 0% of cost | \$ 0 |
| Julie pays 30% coinsurance | \$ 2,220 | Julie pays 100% coinsurance | \$ 10,000 |
| Anesthesiologist charges for Julie | \$ 1,000 | Anesthesiologist charges for Julie | \$ 1,000 |
| Plan pays 70% | \$ 700 | Plan pays 0% | \$ 0 |
| Julie pays 30% coinsurance | \$ 300 | Julie pays 100% coinsurance | \$ 1,000 |
| Preventive care visit for the twins | \$ 2,000 | Preventive care visit for the twins | \$ 2,000 |
| Plan pays 100% | \$ 2,000 | Plan pays 100% | \$ 2,000 |
| Daniels pay | \$ 0 | Daniels pay | \$ 0 |
| MRI for Julie | \$ 2,000 | MRI for Julie | \$ 2,000 |
| Plan pays 70% | \$ 1,400 | Plan pays 0% | \$ 0 |
| Julie pays 30% coinsurance | \$ 600 | Julie pays 100% coinsurance | \$ 2,000 |
| Total amount the Daniels paid | \$ 5,720 | Total amount the Daniels paid | \$ 13,000 |
| Total amount the plan paid | \$ 9,280 | Total amount the plan paid | \$ 2,000 |

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| Employee+Children | \$278.74 | Employee+Children | \$112.31 |
| Family | \$443.37 | Family | \$152.34 |

We hope this information helps you decide which plan is right for you. If you have questions about your coverage options, contact Anthem at **1-855-653-4066**.

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