

Question	Anthem HealthKeepers 500 500/20/4000 Rx 10/30/45	Anthem HealthKeepers 750 750/20/4000 Rx 10/30/45	Anthem HealthKeepers HSA 3300/20/5000 Rx 20%
What are the proposed monthly rates for next year for full-time employees? * <b>*Rates are subject to final budget adoption</b>	Employee - \$249 EE + Child - \$566 EE + Spouse - \$641 EE + Children - \$970 Family - \$1,045 DS EE + 1 - \$366 DS Family - \$770  *EE – Employee Only *DS – Dual Spouse with both spouses full-time employees with WJCCPS.	Employee - \$131 EE + Child - \$349 EE + Spouse - \$424 EE + Children - \$471 Family - \$546 DS EE + 1 - \$149 DS Family - \$271  *EE – Employee Only *DS – Dual Spouse with both spouses full-time employees with WJCCPS.	Employee - \$47 EE + 1 - \$147 Family - \$433 DS EE + 1 - \$27 DS Family - \$233  *EE – Employee Only *DS – Dual Spouse with both spouses full-time employees with WJCCPS.
How do I find out which doctors are in the network?	Go to <a href="http://www.anthem.com">www.anthem.com</a> and click on “FIND CARE” (green button). Prior to receiving your insurance card, complete “basic search as guest” to locate a provider. Select the HealthKeepers OA POS network for Virginia, or the National PPO (BlueCard PPO) for all other locations.	Go to <a href="http://www.anthem.com">www.anthem.com</a> , and click on “FIND CARE” (green button). Prior to receiving your insurance card, complete “basic search as guest” to locate a provider. Select the HealthKeepers OA POS network for Virginia, or the National PPO (BlueCard PPO) for all other locations.	Go to <a href="http://www.anthem.com">www.anthem.com</a> , and click on “FIND CARE” (green button). Prior to receiving your insurance card, complete “basic search as guest” to locate a provider. Select the HealthKeepers OA POS network for Virginia, or the National PPO (BlueCard PPO) for all other locations.
Do I need a referral if I want to see a specialist?	You do not need a referral to see a specialist.	You do not need a referral to see a specialist.	You do not need a referral to see a specialist.
What is the plan year deductible in network?	\$500 per individual \$1,000 per family	\$750 per individual \$1,500 per family	\$3,300 per individual \$6,600 per family
What is the plan year deductible out of network?	\$1,000 per individual \$2,000 per family	\$1,500 per individual \$3,000 per family	\$3,300 per individual \$6,600 per family
What is the plan year out-of-pocket expense limit in- network?	\$4,000 per individual \$8,000 per family	\$4,000 per individual \$8,000 per family	\$5,000 per individual \$10,000 per family

<i>What is the plan year out-of-pocket expense limit out-of-network?</i>	\$7,000 per individual \$14,000 per family	\$7,000 per individual \$14,000 per family	\$10,000 per individual \$20,000 per family
<i>What is the co-payment for my primary care physician?</i>	\$25 copay	\$30 copay	20% after deductible
<i>What is the co-payment for specialists?</i>	\$40 copay	\$50 copay	20% after deductible
<i>How much do prescriptions cost?</i>	Tier 1: \$10 copay Tier 2: \$30 copay Tier 3: \$45 copay	Tier 1: \$10 copay Tier 2: \$30 copay Tier 3: \$45 copay	Tier 1: 20% after deductible Tier 2: 20% after deductible Tier 3: 20% after deductible
<i>What is the cost of preventative care?</i>	Covered at 100%	Covered at 100%	Covered at 100%
<i>Are there out of network benefits?</i>	Yes, most out -of-network services are covered at 70% after deductible.	Yes, most out -of-network services are covered at 70% after deductible.	Yes, most out -of-network services are covered at 60% after deductible.
<i>What is the cost if I have to go to the emergency room?</i>	20% after deductible	20% after deductible	20% after deductible
<i>What would I pay if I am admitted to the hospital?</i>	20% after deductible	20% after deductible	20% after deductible
<i>What is the cost of outpatient services including physical, occupational, speech therapy?</i>	20% after deductible	20% after deductible	20% after deductible

<i>What is the cost to receive diagnostic x-rays and lab work?</i>	20% after deductible	20% after deductible	20% after deductible
<i>What is the cost of diagnostic imaging services, including MRI, MRA, CAT, PET Scans?</i>	20% after deductible	20% after deductible	20% after deductible
<i>Is there coverage for chiropractic visits?</i>	\$40 copay	\$50 copay	20% after deductible; 30 visit limit per plan year
<i>What are the costs if I am having a baby?</i>	<p>Prenatal &amp; Postnatal Care subject to PCP / Specialist copay unless doctor submits one bill for delivery, prenatal, and postnatal services.</p> <p>Hospital Services for Delivery are a \$400 copay per stay.</p> <p>Outpatient diagnostic tests 20% after deductible.</p>	<p>Prenatal &amp; Postnatal Care subject to PCP / Specialist copay unless doctor submits one bill for delivery, prenatal, and postnatal services.</p> <p>Hospital Services for Delivery are a \$400 copay per stay.</p> <p>Outpatient diagnostic tests 20% after deductible.</p>	20% after deductible
<i>How much does it cost for delivery?</i>	\$400 copayment per stay.	\$400 copayment per stay.	20% after deductible
<i>Do I have coverage if I am out of state?</i>	Yes, when out of state members can access Anthem's national BlueCard PPO network.	Yes, when out of state members can access Anthem's national BlueCard PPO network.	Yes, when out of state members can access Anthem's national BlueCard PPO network.
<i>Do I have coverage if I am traveling outside of the U.S.?</i>	The plan provides for emergency care while traveling outside of the U.S.	The plan provides for emergency care while traveling outside of the U.S.	The plan provides for emergency care while traveling outside of the U.S.

<i>I have a child that lives out of state. How will they access coverage?</i>	Out of state dependents can access Anthem's national BlueCard PPO network.	Out of state dependents can access Anthem's national BlueCard PPO network.	Out of state dependents can access Anthem's national BlueCard PPO network.
<i>Is there access to virtual care?</i>	Yes, Live Health Online visits through the Sydney Mobile App are covered at no cost for routine medical conditions.	Yes, Live Health Online visits through the Sydney Mobile App are covered at no cost for routine medical conditions.	Yes, Live Health Online visits through the Sydney Mobile App are covered at 20% after deductible.
<i>Is there a website where I can find more information?</i>	<a href="https://gotobenefits.info/WJCCPS">https://gotobenefits.info/WJCCPS</a>	<a href="https://gotobenefits.info/WJCCPS">https://gotobenefits.info/WJCCPS</a>	<a href="https://gotobenefits.info/WJCCPS">https://gotobenefits.info/WJCCPS</a>
<i>What dental plan is included with this plan?</i>	Dental coverage is a stand-alone option through MetLife. Employees can select from a Preventative plan or an Enhanced Plan.		
<i>How do I find a network dentist?</i>	Visit <a href="#">Insurance and Employee Benefits   MetLife</a> , under support, click of "Find a Dentist", select PDP Plus, and enter your zip code.		
<i>What do I pay for preventative dental care (cleanings, x-rays, fluoride, etc.)?</i>	Covered at 100% with preventative and enhanced dental.		
<i>What do I pay for primary dental care (fillings, crowns, etc.)?</i>	20% after dental deductible with enhanced dental.		
<i>What do I pay for crowns, bridges, dentures or implants?</i>	50% after deductible with enhanced dental.		
<i>What orthodontia coverage is available?</i>	50% with a lifetime maximum of \$1,500 with enhanced dental.		

<i>What is the cost for an eye exam?</i>	Vision coverage is available through Blue View Vision. Exam co-pays are \$40.
<i>How do I find an eye care provider for routine vision visits?</i>	Go to <a href="http://www.anthem.com">www.anthem.com</a> , and click on “FIND CARE” (green button). Prior to receiving your insurance card, complete “basic search as guest” to locate a provider.
<i>How do I use the Employee Assistance Program (EAP)?</i>	Call 1-855-223-9277 or visit online at <a href="http://anthemEAP.com">anthemEAP.com</a> .
<i>What can the EAP help with?</i>	<p>Up to four visits per issue (per plan year) at no cost and:</p> <ul style="list-style-type: none"> <li>• Emotional well-being</li> <li>• Addiction and recovery</li> <li>• Work and career</li> <li>• Childcare and parenting</li> <li>• Helping aging parents</li> <li>• Financial issues (including free credit monitoring and identity theft recovery)</li> <li>• Legal concerns</li> <li>• Smoking cessation</li> </ul>