

Medical Plan Comparison

Prepared for Dominion Outsourcing, LLC at Dominion Outsourcing, LLC by ROBERT HOLCOMB at Virginia Insurance Products, LLC on November 10th, 2020

All benefits are subject to the Benefit Period Deductible, except those with in-network copays, unless otherwise noted.

Note: All benefits are listed below as "member pays".	2021 Small Group ACA Anthem HealthKeepers Silver OAPOS 6850/0%/6850 w/HSA	2021 Small Group ACA Anthem HealthKeepers Silver OAPOS 6500/0%/8550	2021 Small Group ACA Anthem HealthKeepers Silver OAPOS 4000/20%/8550
Contract Code	5L89	5L7H	5L6Z
In-network			
Deductible and Out-of-Pocket Accumulation	Embedded (Ded and OOP)	Embedded (Ded and OOP)	Embedded (Ded and OOP)
Deductible Individual	\$6,850	\$6,500	\$4,000
Deductible Family	\$13,700	\$13,000	\$8,000
Out-of-pocket maximum - individual	\$6,850	\$8,550	\$8,550
Out-of-pocket maximum - family	\$13,700	\$17,100	\$17,100
Coinsurance	0%	0%	20%
Preferred Online (excluding Specialist)	Deductible, then 0% coinsurance	\$15 copay	\$15 copay
PCP	Deductible, then 0% coinsurance	\$45 copay per visit for the first 3 visits, then deductible and 0% coinsurance	\$40 copay
Enhanced Personal Health Care	N/A	N/A	\$30 copay
Specialist (including Online starting in 2021)	Deductible, then 0% coinsurance	\$45 copay per visit for the first 3 visits, then deductible and 0% coinsurance	\$70 copay
Urgent Care	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	\$70 copay
Emergency Room - facility	Deductible, then 0% coinsurance	Deductible, then \$500 copay	Deductible, then \$400 copay
Ambulatory Surgery Center	N/A	\$400 copay	\$400 copay
Outpatient surgery - facility	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance
Inpatient - facility	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance
Out-of-network			
Deductible (individual/family)	\$17,125 / \$34,250	\$16,250 / \$32,500	\$10,000 / \$20,000
Out-of-pocket maximum (individual/family)	\$20,550 / \$41,100	\$21,375 / \$42,750	\$21,375 / \$42,750
Coinsurance	30%	30%	50%

Note:
All benefits are listed below as
"member pays".

2021 Small Group ACA Anthem HealthKeepers Silver OAPOS 6850/0%/6850 w/HSA	2021 Small Group ACA Anthem HealthKeepers Silver OAPOS 6500/0%/8550	2021 Small Group ACA Anthem HealthKeepers Silver OAPOS 4000/20%/8550
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Pharmacy			
Deductible	Tiers 1, 2, 3, 4: Medical deductible applies	Tier 1: No deductible Tiers 2, 3, 4: \$500/\$1,000 Combined pharmacy deductible	Tier 1: No deductible Tiers 2, 3, 4: \$250/\$500 Combined pharmacy deductible
Tier 1 - Retail	0% coinsurance	\$15 copay	\$15 copay
Tier 2 - Retail	0% coinsurance	\$45 copay	\$45 copay
Tier 3 - Retail	0% coinsurance	25% coinsurance (up to \$200 per script)	25% coinsurance (up to \$200 per script)
Tier 4 - Retail	0% coinsurance	25% coinsurance (up to \$400 per script)	25% coinsurance (up to \$400 per script)
Tier 1 - Home Delivery	0% coinsurance	\$38 copay	\$38 copay
Tier 2 - Home Delivery	0% coinsurance	\$135 copay	\$135 copay
Tier 3 - Home Delivery	0% coinsurance	25% coinsurance (up to \$600 per script)	25% coinsurance (up to \$600 per script)
Tier 4 - Home Delivery	0% coinsurance	25% coinsurance (up to \$400 per script)	25% coinsurance (up to \$400 per script)

N/A (not applicable) will be shown in a benefit when a unique cost share does not exist on a specific plan.

Important notes about pharmacy benefits:

- 2021 Pharmacy plans utilize the Standard pharmacy network. 2020 and earlier pharmacy plans utilize the National pharmacy network.
- Retail pharmacy is a 30-day supply limit, in and out-of-network benefits are combined where out-of-network coverage applies.
- Home Delivery is a 90-day limit. Retail Maintenance is a 90-day limit at participating pharmacies and 30-day limit at others.
- Specialty drug benefits are covered at a 30-day supply limit, combined for in and out-of-network where out-of-network coverage applies.
- For benefit plans that include a separate deductible for pharmacy, the deductible is combined for Retail and Home Delivery services and for both in and out-of-network benefits where out-of-network coverage applies.
- Any RX plan that has a copay in any tier will have a per script maximum in tiers with coinsurance.
- Large Group plans may offer additional pharmacy plans. Contact your Anthem Sales Representative for details.
- For plans with a PreventiveRx benefit, the deductible will be waived for preventive medications on the PreventiveRx Plus pharmacy list.

Important notes about deductible plans and out-of-pocket maximums:

When it comes to deductibles, it's important to understand the difference between an embedded deductible versus a non-embedded deductible. With an embedded deductible, each family member has an individual deductible/out-of-pocket amount. Any deductible amount contributed by an individual will apply to the family deductible amount, but no individual family member is required to contribute more to the family deductible than their individual deductible amount. The out-of-pocket accumulates on an embedded basis as well. With a non-embedded deductible product, all family members have a shared deductible and out-of-pocket family maximum. The entire deductible must be satisfied before coverage can begin for any individual family member. And, the entire out-of-pocket maximum must be satisfied before the family has satisfied the out-of-pocket maximum.

Plans with a deductible component will have the deductible included in the out-of-pocket maximum.

These policies have exclusions and limitations to benefits and terms under the policy in which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your insurance agent or contact us.

Anthem HealthKeepers plans are offered by HealthKeepers, Inc. All other plans listed are offered by Anthem Health Plans of Virginia.

Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. Anthem Blue Cross and Blue Shield and its affiliate HealthKeepers, Inc. are independent licensees of the Blue Cross Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Important notes about our ABF Plans:

- Anthem Balanced Plans [ABF] are self-funded plans. ABF plans shown are available to group sizes 10–99
- Groups 10-99 are subject to medical underwriting and rates are based on the health of the group
- Groups cannot elect Fully Insured ACA and ABF plans together
- ABF plans for the 100+ market utilize the Large Group plans listed. Contact your Anthem Sales Representative for more details on ABF.