2027 Anthem POS Plan

The POS plan covers both in-network and out-of-network services

Office Visits	Tier 1: Catholic Health Facilities and Providers (In-Network)	Tier 2: Anthem Network (In-Network)	Tier 3 Out-of-Network
Office Visits[1] *primary care/specialist*	$0 Primary/ $0 Specialist Copay	$50 Primary/ $75 Specialist Copay	Deductible and 50% Coinsurance
Preventive Care	$0 Copay	$0 Copay	Deductible and 50% Coinsurance
Maternity Care[1]	$0 Copay	$50 Copay for initial visit, then covered 100%	Deductible and 50% Coinsurance
Allergy Testing and Treatment[1]	$0 Copay	$75 Specialist Copay (Copay waived for treatment)	Deductible and 50% Coinsurance
Chiropractic Care[1]	N/A	$75 Specialist Copay	Deductible and 50% Coinsurance

Inpatient/Outpatient	Tier 1: Catholic Health Facilities and Providers (In-Network)	Tier 2: Anthem Network (In-Network)	Tier 3 Out-of-Network
Deductible	$0	$2,000 Individual/$4,000 Family	$6,000 Individual/$12,000 Family
Inpatient	$0 Copay	Deductible and 40% Coinsurance	Deductible and 50% Coinsurance
Cardio and Ortho Services	$0 Copay	50% Coinsurance (Deductible does not apply)	50% Coinsurance (Deductible does not apply)
Outpatient	$0 Copay	Deductible and 40% Coinsurance	Deductible and 50% Coinsurance
Cardio and Ortho Services	$0 Copay	50% Coinsurance (Deductible does not apply)	50% Coinsurance (Deductible does not apply)
Emergency Department *waived if admitted*	$50 Copay	$200 Copay	$200 Copay
Urgent Care Center	$30 at CH $55 at NY Excel Urgent Care	$75 Copay	Deductible and 50% Coinsurance
Out-of-Pocket Maximum	$10,000 Individual/$20,000 Family		$15,000 Individual/$36,000 Family
Rx Out-of-Pocket Maximum	$2,000 Individual/$4,000 Family		N/A

Home/Office/ Outpatient care	Tier 1: Catholic Health Facilities and Providers (In-Network)	Tier 2: Anthem Network (In-Network)	Tier 3 Out-of-Network
Home Health Care (up to 200 visits PCY)	Covered 100%	$75 Copay	50% Coinsurance (no deductible)
Home Infusion Therapy	Covered 100%	Covered 100%	Deductible and 50% Coinsurance
Hospice Care *(up to 210 days per life time)*	Covered 100%	Covered 100%	Deductible and 50% Coinsurance
Ambulatory Out-Patient Surgery	Covered 100%	Deductible and 40% Coinsurance	Deductible and 50% Coinsurance
Anesthesia	Covered 100%	Covered 100%	Deductible and 50% Coinsurance
Chemotherapy, Radiation Therapy	Covered 100%	$50 Copay	Deductible and 50% Coinsurance
Kidney Dialysis	Covered 100%	Covered 100%	Deductible and 50% Coinsurance

Inpatient Care	Tier 1: Catholic Health Facilities and Providers (In-Network)	Tier 2: Anthem Network (In-Network)	Tier 3 Out-of-Network
Physical Therapy	Covered 100%	Deductible and 40% Coinsurance	Deductible and 50% Coinsurance
Skilled Nursing Facility	Covered 100%	Deductible and 40% Coinsurance	Deductible and 50% Coinsurance
Surgery, Surgical Asst, Anesthesia	Covered 100%	Deductible and 40% Coinsurance	Deductible and 50% Coinsurance

Member cost share (deductible, coinsurance and/or copay as applicable depending on the plan) will apply to all non-Tier 1 (non-Catholic Health) facility services, including admissions through the emergency room.

Reimbursement for out-of-network care (PPO and POS only) is based on 175% of the National Medicare fee schedule. (Emergency room visits may be reimbursed differently.) You are responsible for the out-of-network coinsurance percentage of this amount after deductible, which may be different from what a provider charges.

Members who use out-of-network providers and facilities may also be subject to "balance billing" by the provider or facility, which occurs when a provider requires the member to pay the difference between what the provider bills and what the plan reimburses. You can contact Anthem to learn the reimbursement schedule for a particular service.

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Mental Health	Tier 1: Catholic Health Facilities and Providers (In-Network)	Tier 2: Anthem Network (In-Network)	Tier 3 Out-of-Network
Inpatient Care *(as many days as medically necessary)*	Covered 100%	Covered 100%	Deductible and 50% Coinsurance
Outpatient visits to an Office or Facility *(as many days as medically necessary)*	Covered 100%	$35 Copay	Deductible and 50% Coinsurance

Substance Abuse	Tier 1: Catholic Health Facilities and Providers (In-Network)	Tier 2: Anthem Network (In-Network)	Tier 3 Out-of-Network
Outpatient rehab visits to an Office or Facility	Covered 100%	$35 Copay	Deductible and 50% Coinsurance
Inpatient Detox (as many days as medically necessary)	Covered 100%	Covered 100%	Deductible and 50% Coinsurance
Inpatient Rehab	Covered 100%	Covered 100%	Deductible and 50% Coinsurance

Office/Outpatient care	Tier 1: Catholic Health Facilities and Providers (In-Network)	Tier 2: Anthem Network (In-Network)	Tier 3 Out-of-Network
Presurgical Testing	Covered 100%	Facility: Deductible and 40% Coinsurance Provider: Covered 100%	Deductible and 50% Coinsurance
Laboratory Tests	Covered 100%	Facility: Deductible and 40% Coinsurance Provider: Covered 100%	Deductible and 50% Coinsurance
X-Rays	Covered 100%	Facility: Deductible and 40% Coinsurance Provider: $75 Copay	Deductible and 50% Coinsurance
Radiology *(MRI, MRA, CAT Scan, PET and Nuclear Cardiology)*	Covered 100%	Facility: Deductible and 40% Coinsurance Provider: $75 Copay	Deductible and 50% Coinsurance
Physical Therapy *(60 visits PCY Combined Institutional/ Professional)*	Covered 100%	Facility: Deductible and 40% Coinsurance Provider: $50 Copay	Deductible and 50% Coinsurance
Other Short-Term Therapies - Speech/ Language, Occupational, Vision *(30 visits PCY Combined Institutional/ Professional)*	Covered 100%	Facility: Deductible and 40% Coinsurance Provider: $50 Copay	Deductible and 50% Coinsurance

Other	In-Network	Out-of-Network
Medical Supplies	Covered 100%	Deductible and 50% Coinsurance
Durable Medical Equipment	Covered 100%	Deductible and 50% Coinsurance
Prosthetics and Orthotics	Covered 100%	Deductible and 50% Coinsurance
Ambulance (Air Ambulance)	Covered 100%	Deductible and 50% Coinsurance
Routine Vision Care	$5 copay for 1 exam every 24 months plus discounts on frames and lenses	Covered In-Network Only

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[1] Tier 1 physician copays apply to physicians in the Catholic Health Providers directory. Coverage for other providers depends on whether or not they are in the Anthem network: consult Tier 2 to find out what your coverage is for the providers you choose.

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