Your benefits

HDHP with HSA Plan Summary

Anthem HealthKeepers
Offered by HealthKeepers, Inc.

Health Savings Account (HSA)	Contributions to your HSA*
Health Savings Account If enrolled in the HDHP with Health Savings Account (HSA), you can contribute pre-tax dollars to your HSA.* Others may also contribute to your HSA account. The money in your account can be used to meet your annual deductible responsibility, as well as other qualified unreimbursed healthcare related expenses. Unused dollars can be saved or invested, and accumulate until retirement. Must meet IRS qualifications to open a HSA.	The 2024 annual contribution maximum set by the US Treasury and IRS:* $4,150 individual coverage $8,300 family coverage (dependent coverage) Henrico's 2024 contribution to your HSA** $1,200 individual coverage $2,400 family coverage (dependent coverage)

Covered medical benefits	Cost if you use an in-network provider	Cost if you use a non-network provider
Overall deductible Your plan applies a separate Pharmacy Deductible to prescription drugs obtained at a pharmacy. See the Covered Prescription Drug Benefits section.	**$3,200 person / $6,400 family**	**$3,200 person / $6,400 family**
Overall out-of-pocket limit	**$4,000 person / $8,000 family**	**$6,000 person / $12,000 family**
The family deductible and out-of-pocket limit are embedded, meaning the cost shares of one family member will be applied to the per person deductible and per person out-of-pocket limit; in addition, amounts for all covered family members apply to both the family deductible and family out-of-pocket limit. No one member will pay more than the per person deductible or per person out-of-pocket limit. Your copays, coinsurance and deductible count toward your out of pocket limit(s). In-network and non-network deductibles are combined and accumulate toward each other; however in-network and non-network out-of-pocket limit amounts accumulate separately and do not accumulate toward each other.		
Doctor visits (virtual and office) You are encouraged to select a Primary Care Physician (PCP).		
Medical chats and virtual visits for primary care from our Online Provider K Health, through its affiliated Provider groups are covered at 0% coinsurance after deductible is met.		
Virtual Visits from online provider LiveHealth Online for urgent/acute medical and mental health and substance abuse care via **www.livehealthonline.com** are covered at 0% coinsurance after deductible is met.		
Primary care (PCP) and mental health and substance abuse care Virtual and office	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Specialist care Virtual and office	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Other practitioner visits		
Routine maternity care Prenatal and postnatal	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Retail health clinic for routine care and treatment of common illnesses; usually found in major pharmacies or retail stores.	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Manipulation therapy Coverage is limited to 30 visits per benefit period.	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Other services in an office		
Allergy testing	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Prescription drugs Dispensed in the office	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Surgery	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Preventive care / screenings / immunizations	**No charge**	**30%** coinsurance after deductible is met
Preventive care for chronic conditions Per IRS guidelines	**No charge**	**30%** coinsurance after deductible is met

*These limits apply to all combined contributions from a source including dollars you contribute to your HSA and dollars your employer contributes to your HSA. Rollover funds are not subject to these limits.

**The County's HSA contribution is available to full-time and eligible part-time employees only.

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Diagnostic services		
Lab		
Office	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Preferred reference lab	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Outpatient hospital	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
X-ray		
Office	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Outpatient hospital	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Advanced diagnostic imaging (for example: MRI, PET and CAT scans)		
Office	**0%** coinsurance after medical deductible is met	**30%** coinsurance after medical deductible is met
Outpatient hospital	**0%** coinsurance after medical deductible is met	**30%** coinsurance after medical deductible is met
Emergency and urgent care		
Urgent Care	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Emergency room facility services	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Emergency room doctor and other services	**0%** coinsurance after deductible is met	Covered as in-network
Ambulance	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Outpatient mental health and substance abuse care at a facility		
Facility fees	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Doctor services	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Outpatient surgery		
Facility fees		
Hospital	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Ambulatory surgical center	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Doctor and other services		
Hospital	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Hospital (including maternity, mental health and substance abuse)		
Facility fees	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Physician and other services including surgeon fees	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Home health care Coverage is limited to 100 visits per benefit period.	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Rehabilitation and habilitation services (including physical, occupational and speech therapies) Coverage for physical and occupational therapies is limited to 30 visits combined per benefit period. Coverage for speech therapy is limited to 30 visits per benefit period.		
Office and outpatient hospital	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Pulmonary rehabilitation Office and outpatient hospital	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Cardiac rehabilitation Office and outpatient hospital	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Dialysis/Hemodialysis Office and outpatient hospital	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met

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Chemo/Radiation therapy Office and outpatient hospital	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Skilled nursing care (facility) Coverage is limited to 100 days combined per admission.	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Inpatient hospice	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Durable medical equipment	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met
Prosthetic devices Coverage for wigs is limited to 1 item after cancer treatment per benefit period.	**0%** coinsurance after deductible is met	**30%** coinsurance after deductible is met

Covered prescription drug benefits	Cost if you use an in-network pharmacy	Cost if you use a non-network pharmacy
Pharmacy deductible	Combined with in-network medical deductible	Combined with non-network medical deductible
Pharmacy out-of-pocket limit	Combined with in-network medical out-of-pocket limit	Combined with non-network medical out-of-pocket limit
Prescription drug coverage **Network: Base network**		
Drug list: National direct – Drugs not included on the drug list will not be covered. If you select a brand name drug when a generic drug is available, additional cost sharing amounts may apply.		
Day supply limits: **Retail Pharmacy** 30 day supply (cost shares noted below) **Retail 90 Pharmacy** 90 day supply (3 times the 30 day supply cost share(s) charged at In-Network Retail Pharmacies noted below applies). **Home Delivery Pharmacy** 90 day supply (maximum cost shares noted below) Maintenance medications are available through CarelonRx Mail. You will need to call us on the number on your ID card to sign up when you first use the service.. **Specialty Pharmacy** 30 day supply (cost shares noted below for retail and home delivery apply). We may require certain drugs with special handling, provider coordination or patient education be filled by our designated specialty pharmacy.		
Tier 1 — Typically generic	**$10 copay** per prescription, after deductible is met (retail and home delivery)	**$10 copay** per prescription, after deductible is met (retail) and NOT covered (home delivery)
Tier 2 — Typically preferred brand	**$30 copay** per prescription after deductible is met (retail) and **$60 copay** per prescription after deductible is met (home delivery)	**$30 copay** per prescription after Pharmacy deductible is met (retail) and NOT covered (home delivery)
Tier 3 — Typically non-preferred brand/specialty drugs	**$55 copay** per prescription after deductible is met (retail) and **$165 copay** per prescription after deductible is met (home delivery)	**$55 copay** per prescription after deductible is met (retail) and NOT covered (home delivery)

Covered vision benefits	Cost if you use an in-network provider	Cost if you use a non-network provider
This is a brief outline of your vision coverage. To receive the in-network benefit, you must use a Blue View Vision Provider. Only children's vision services count towards your out of pocket limit.		
Children's vision exam Limited to 1 exam per benefit period.	**$15 copay** deductible does not apply	**$30** allowance
Adult vision exam Limited to 1 exam per benefit period.	**$15 copay** deductible does not apply	Reimbursed up to **$30**

Notes:

- The representations of benefits in this document are subject to Division of Insurance approval and are subject to change.
- If you have an office visit with your Primary Care Physician or Specialist at an Outpatient Facility (e.g., Hospital or Ambulatory Surgical Facility), benefits for Covered Services will be paid under "Outpatient Facility Services".
- Costs may vary by the site of service. Other cost shares may apply depending on services provided. Check your Certificate of Coverage for details.

This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This policy has exclusions and limitations to benefits and terms under 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. If there is a difference between this summary and the contract of coverage, the contract of coverage will prevail.

This benefit summary is not to be distributed without also providing access on limitations and exclusions that apply to our medical plans.
Visit **www.anthemplancomparison.com/va** to access this information.